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THE ROMANCE OF THE REAPER
THE HISTORY OF THE TELEPHONE
THE LIFE OF CYRUS HALL MCCORMICK

FIFTY-TWO WAYS TO BE RICH

By
HERBERT N. CASSON

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P R E F A C E

THIS book has fifty-two stories of success—one for every week in the year. These stories are true. They tell what fifty-two men have actually done. Better still, they tell HOW they climbed up out of poverty and created fame and fortune.

There are literally millions of young men, at the moment, who need this book. They are in sore need of more money. They come to me in dozens, asking what to do.

They do not know how to start, as money-makers. It is difficult for anyone to advise them, as no two young men are alike. Every young man is a bundle of mystery, to himself as well as to his family. Very few of us, who are older, knew at 25 what we would be doing at 50.

At the same time, every young man needs help. His thoughts are confused. He does not know his own powers and possibilities. He often doubts whether or not he has any real abilities at all.

FIFTY-TWO WAYS TO BE RICH

He has fallen by accident into a job or two and he has not done very well. This increases his doubts and his confusion. He wonders if he can be a success at anything or whether he must remain all his life in the rank and file.

He wants to be married. He wants a home of his own and children. How shall he build his home above the Poverty Line? How shall he make it comfortable and safe?

He has reached a crisis in his life. If he is helped and encouraged, he moves upwards and solves his problem. If he loses heart and ambition, down he goes among the automata, who make a bare living and nothing more.

So, I have written this book to show them what to do and how to do it. It is not full of maxims. There is no preaching in it. It tells how 52 young men struggled up out of obscurity and made fortunes. Surely there is at least one story in this book that will put any young man on the right road.

No one who reads this book has greater difficulties than the 52 young men had, whose life-stories are here told. As you will see, two of them were BLIND, yet they became rich, happy and famous.

I send this book out in the belief that it will

PREFACE

be a career-making book for thousands of young men, and in the hope that many wise and kindly employers will buy it for their sons and their ambitious and competent young men.

Here are 52 fingers pointing the way to money and a worth-while life. It is for the reader to choose the direction that suits him and go forward at full speed.

Fifty-Two Ways To Be Rich

1.—JOHN F. STEVENS

IF you ask me this question—who has lived the best life among men who are still alive, I would have an answer. I would say at once—
JOHN F. STEVENS.

It is quite possible that you may not have heard of him, but he is the man who—

- (1) Built the Canada Pacific Railroad.
- (2) Built the Great Northern Railroad.
- (3) Built the Panama Canal.

He built two great railways across the Rocky Mountains. And he dug the Panama Canal and linked together the Atlantic and Pacific Oceans.

Three big jobs!

Thousands of trains are crossing the Rocky Mountains along the tracks that Stevens built.

Thousands of ships are crossing from ocean to ocean through the canal that Stevens dug.

He is alive and well to-day—75 years old. He risked his life very nearly every month for

FIFTY-TWO WAYS TO BE RICH

40 years—sometimes every day, and yet he is still alive and at work.

// He spent his whole life doing impossibilities. He has never had a day's routine work. He has never done what other men could do.

He is well-known by all British engineers and railway men. During the war he was given one of the hardest jobs—he was put in control of the Siberian Railway. He kept the trains running till 1920. Then, when the flood of Bolshevism swept over Siberia, he left. There are some things that make even Stevens give up.

As a boy John F. Stevens had no special privileges. His father was a poor farmer near a small town.

He went to an ordinary little school and never went to college.

Later, when he was grown up, he educated himself by reading technical books and magazines.

He worked all day and studied half the night—so his friends say.

He got his first Big Chance in 1882. He was engaged to plan and construct the Canadian Pacific Railway across Manitoba and the Rocky Mountains.

JOHN F. STEVENS

This railway, as older men will remember, was built on a *BET*, practically.

The Canadian Government said to the Railway Company:

"If you can build this railway in 10 years we will give you £5,000,000 and 20,000,000 acres of land; but if it is not finished in 10 years you'll get nothing."

So the Railway Company sent for John F. Stevens and said—"Go to it. And be quick."

Stevens went at it. He built 1,000 miles west of Winnipeg in six months.

He hurled his army of diggers and blasters at the great peaks of the Rocky Mountains.

He bridged ravines 3,000 feet high. He tunnelled some mountains and swung round others. He went all the way across and laid his last pair of rails on the shore of the Pacific Ocean at Vancouver.

He finished the railway in 5 years—in *HALF* TIME.

Then that famous Canadian—James J. Hill—sent for Stevens and gave him the job of building the Great Northern Railway across the Rockies. He did it.

Then he was asked to build the Panama Canal. He did it.

FIFTY-TWO WAYS TO BE RICH

He has made this world a handier, safer, quicker place to travel in. He has broken down the barriers between the great oceans.

A quiet, modest, gentle man—this John F. Stevens... He is greatly beloved by all who have ever worked with him.

He has lived a great life—as great as any hero in ancient days. There is an immense statue of him in bronze on one of the highest peaks of the Rocky Mountains.

2—LORD LEVERHULME

FIFTY years ago there was a poor lad in a small grocery shop, and his name was Will Lever. When he died, he was at the head of a £70,000,000 company.

He wasn't educated. He wasn't titled until the end of his life.

He had no monopoly—no advantages—no special privileges.

He didn't get rich on Government contracts. He was no profiteer. He lowered the cost and

LORD LEVERHULME

raised the quality of every article he sold. He made his money by pennies and farthings.

How did he do it?

If I were to put it into one sentence, I would say—he did what he knew how to do, and he drove ahead for 50 years at full speed.

This will not explain him to most men, because they don't know what FULL SPEED is. Full speed, in the Leverhulme sense, meant getting up at 5 a.m. It meant doing a day's work before noon. It meant constant travelling, to see his properties with his own eyes. It meant driving ahead without a doubt or a fear or a hesitation.

Leverhulme bought other companies and built them up. He bought from pessimists. He loved to buy from a pessimist, because he was always sure that he had a bargain.

Frightened men, all over goose-flesh, ran to Leverhulme and sold out. He bought and bought. He bought 200 other companies altogether. He was never frightened in his life.

He stuck to what he knew, with the exception of his adventure in the Western Isles. He stuck to soap. He followed the trail of grease wherever it led. He put £8,000,000 into the heart of Africa, so as to get more grease.

FIFTY-TWO WAYS TO BE RICH

"Let who will make the laws of the world," he said, "as long as I make the soap."

He did more to make a CLEAN WORLD than any other man who ever lived.

Then—another point—as he climbed up he brought most of his people up with him. He made partners of his workers. He shared his profits.

As an employer he was in advance of this generation. He was in advance of the Trade Unions and the Socialists.

When he died he had 18,000 co-partners and 166,000 shareholders.

He brought comfort and security into 250,000 homes as well as his own. What more could be said of any man than that?

Three other reasons for his success were:

(1) He was the biggest advertiser in the British Empire. He would always spend 10s. to make 15s. How few business men will!

(2) He was free of boards of directors and heckling committees. He never believed in conferences. He believed in action. He never tied himself up to a pack of dead men, as many business men do. He was always free and independent.

(3) He always made every job bigger. He

never dwindled a company. He never ran on half-time or any such nonsense.

Once, when a friend asked him what his policy was, he replied—"My policy was best expressed by that writer who said: 'Bite off more than you can chew and chew it'."

He once told me that he was a sort of Efficiency Expert himself, as he could go into another man's works and see possibilities of improvement.

He always looked AHEAD, not merely around him, as most men do. He saw GROWTH. He saw £100 where other men saw £40. He saw oaks where others saw acorns.

Taking him all in all, he was one of the greatest men we have ever bred in this island.

He created a company that makes profits of £5,000,000 a year; but he did more than that. He created HIMSELF as well. He built up his own personality. He grew as fast as his business grew; very few men do that.

He and his immense business grew up together, but he always kept in front, so that people always thought of him as a MAN and not as a millionaire. That was, perhaps, the main secret of his success.

FIFTY-TWO WAYS TO BE RICH

3.—SAUNDERS NORVELL

THERE is a business man in the United States called Saunders Norvell. He is well known in London and Paris. He has recently been appointed President of the Remington Arms Company.

When he was a young man, Norvell wanted to be an artist. He wanted to study art in Paris. But he had no money. He was compelled to become a shipping clerk in a wholesale iron-mongery company.

He did not remain a clerk very long. He became a salesman. At 28 he became the Sales Manager of the company.

His success as a salesman was very remarkable. For 10 years he increased the sales of his company by £200,000 a year.

He says that the three things that every salesman must do are to listen, to see, and to remember.

He says that Americans are probably the poorest listeners in the world. They run to talk. He says that this is a great mistake, as the best way to sell goods is to listen rather than to talk.

“I have sold more goods through asking for

advice and information than in any other way," he says.

He uses his eyes and his ears more than his tongue. He notices everything. He remembers customers' names. He spent as much of his time in learning as he did in selling. As a result, his sales rapidly increased.

He says that there is such a thing as the weariness factor in selling. That is why a traveller does not sell his whole line.

When he was on the road, he sold from an ironmongery catalogue of 75,000 items. It weighed 40 lbs. He found that most of his sales were made from the first third of the catalogue. By the time that he and the customer had gone as far as that, they were both tired. They went on in half-hearted fashion.

So he tried beginning with the back of the catalogue and working forward. Then he tried beginning in the middle. The result was that he sold the whole line of goods.

Another of his plans was to concentrate on one speciality every month. He made 12 concentrated efforts every year. This prevented him from getting into a rut.

There are three kinds of men, he says, who can never do very well in selling goods. These

FIFTY-TWO WAYS TO BE RICH

are the mechanic, the accountant, and the timid man. They are not good at conversation nor at handling men.

A salesman must always be an opportunist, he says. He must be able to take advantage of a situation quickly. And he must always suit his talk to the man who is listening to him.

He believes that at least 20 per cent. of the profits should be paid to the people who produce them. This payment is a good investment.

He has a theory that almost anything can be sold almost anywhere, if a salesman goes about it the right way. Once, on a bet, he sold a gold house-key to a somewhat miserly banker. He first had a gold house-key made for himself and hung it on his watch-chain. He showed this to the banker. He explained it as a little matter of sentiment. The banker was struck with the new idea and ordered one. Norvell won his bet.

After he had been Sales Manager for 10 years, Norvell made his fortune and retired. Then he went to Paris and studied art. He did this for a while but he soon tired of it. He found that he was really at heart more of a salesman than an artist. He went back to America and plunged into business again.

LUTHER BURBANK

In his opinion, salesmanship is the most interesting thing in the world. It brings a man into contact with other men and widens the range of his sympathies and his intelligence.



4—LUTHER BURBANK

LUTHER BURBANK was the world's greatest gardener. He created more new varieties of plants and vegetables and fruits than any other man has ever done. And he worked out a system of Efficiency by studying his garden.

He died several years ago in California. He is buried in the garden where he worked for 40 years.

He never travelled. He lived always in his garden. But he is known to thousands of people in many countries.

He was a lovable man. A Peter Pan. At 77 he was boy-hearted. His life was full of joy and enthusiasm. * He was a Creative Thinker. The world is tens of millions richer because of his life and much happier.

He was a home man. He was devoted to his

FIFTY-TWO WAYS TO BE RICH

wife, his niece—Betty Jane, his dog—Bonita, and his garden. Flowers and children he loved above all.

In the training of plants and trees, he said, the great thing is ENVIRONMENT. Change the soil and the climate, and you will always change the plant.

Pine trees have spiky leaves, so that they can throw off the snow, and palm trees have large leaves to retain the moisture, and so on.

All his life, he was a student of Darwin. He ranked Darwin as the greatest of all thinkers—the man who put the whole world on the right road. It was Darwin who taught him how to be a great gardener.

He found that Nature's methods are slow. But he learned how to speed them up. He was always looking for short-cuts.

Once, he took an order for 20,000 prune trees to be delivered in 9 months. And he delivered them on time.

His method of developing new varieties was this: First, he would plant about 10,000 slips or seeds. Then he would study them.

When he came to one that was in any way superior, he would tie a piece of cotton rag around it, and he would destroy all the others.

He would seldom find more than 30 superior plants among 10,000. Then he would plant seeds or cuttings from the superior plants and go through this process again.

Selecting the few superior ones—weeding out the common ones—always breeding from the best—this was his system of efficiency.

SELECTION AND DEVELOPMENT ! As you can see, it applies to factories and shops as well as to gardens. Every good employer must be always on the watch to pick out his most competent people and develop them.

He found that plants have the power to **VARY**. They are not all alike. They can adapt themselves to different soils and climates. And this process of adaptation can be speeded up.

He once took an order to produce a small sweet pea in 8 years. He produced it in 3 years. That was the famous Burbank Empson pea, now used for canning.

He produced a new nectarine. He worked at it for 12 years. He spent £1,200 on it. It was larger, juicier and with a finer flavour.

He produced a new kind of mulberry tree for Japanese silk-growers. His new tree has twice as much foliage for the feeding of the silkworms.

FIFTY-TWO WAYS TO BE RICH

He produced a plum without a stone. Altogether, he tried 25,000 experiments with plum trees, and produced about 30 new varieties.

His hardest struggle was to produce a cactus without spikes, so that it could become good food for cattle. He planted 600 varieties. He studied them for sixteen years. At last he succeeded.

It is the most vital of all plants—the cactus. It will grow under the worst conditions. It is the exact opposite of the rose, which requires the greatest tenderness and care.

Throw a rose cutting on the ground and it will curl up and die. But throw a slab of cactus anywhere and it will send out roots. Burbank once put a slab of cactus on a shelf that was covered with burlap, and it sent its roots through the burlap and along the wall towards the ground.

Burbank found out how to give flavour to tasteless fruits, fragrance to scentless flowers and brilliant colours to flowers that were unattractive. It was all done by selection, breeding and repetition—a sort of Staff Training for plants.

He made his garden pay. He once sold seven new plants for £1,200. He took many

large contracts. But he was not much concerned with money-making.

In his later years he was most interested in applying his ideas to the training of children and grown people. He detested religious bigotry and the brain-destroying methods of the schools.

No doubt, if he had lived ten years longer, he would have worked out a new system of Education, so that new and improved varieties of human beings would be produced.

Other thinkers are now carrying on his work in this line, and the time will yet come when people will be trained as efficiently as Burbank trained his plants.

Most of his encouragement, he said, came not from America, but from England, Canada, Australia and New Zealand.

"This is because the English people love gardens," he said. "They understand them better than other races do."



5—SIR HENRI W. A. DETERDING

THE wise, hard-working, non-swanking, non-fighting Dutch! They seem to be

FIFTY-TWO WAYS TO BE RICH

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FIFTY-TWO WAYS TO BE RICH

coming into a Golden Age, by reason of other nation's follies and wars.

But this is not to be an essay on the Dutch, but only the story of one of them—Sir Henri W. A. Deterding, the head of the Royal Dutch Shell-Mex Oil Combination.

Sir Henri is now a naturalized Englishman. He is the Rockefeller of Europe and Asia. He is at the head of 125 oil companies.

He is one of the twelve greatest business men in the world; and yet, when he began, he had no money—no friends—no advantages—not one thing except his personal abilities and his perseverance.

Where was he born? In a back street in Amsterdam.

Who was his father? A simple sea captain.

What was his first job? A messenger boy in a bank.

How did he get his first start upwards? By taking a risk for the sake of promotion.

He remained in the bank until he was 22. Then he saw that the bank was too small for him. He felt that he could do bigger things.

He resigned. He offered himself to the "Netherlands Trading Society," which is like the old "East India Company."

SIR HENRI W. A. DETERDING

He was sent to the Dutch Colonies. He was only a junior clerk, but HE BEGAN TO MAKE SALES.

He did more than he was expected to do. He took a partner's interest in the company.

Soon he was made a salesman and then his great career began. He specialized in selling oil. He fought the Standard Oil Company.

In a year or two he was made Sales Manager of the Royal Dutch Oil Company. And he soon became one of the ablest Sales Managers in the world.

He didn't spend seven hours a day in dealing with the customers he already had. He concentrated all his time on the customers, his competitors had.

He did every legal thing to get new customers. He cut prices. He would sell a man a barrel of oil for a brass farthing if by doing so he could secure him as a new customer.

He bought out Lord Cowdray, who might, if he had wished, been the King of the Oil Trade. He gave Cowdray £15,000,000 and pushed him out of the oil trade for ever.

He made an alliance with Lord Bearsted and brought the Shell into his big combine.

He is now getting hold of oil companies in

FIFTY-TWO WAYS TO BE RICH

Germany. If he lives 20 years longer, he will have the Anglo-Persian and the Standard Oil, no doubt. Already he owns 5 refineries and 241,000 acres of oil lands in the States.

He is about 62 years old to-day. He is grey-haired, black-eyed and swarthy, as though he had lived long in the East.

He has a fascinating smile. He is both suave and aggressive. He is gentle but dynamic. Above all, he is a MASTER SALESMAN, who gives all his attention to the EXTENSION of his business.

His office is in London, not far from the Bank. He sits, at an odd circular desk that curves around him, on the fifth floor of his building.

In front of him is a map of the world. His company has property in every oil country except Persia, and he won't be content until he has built up a League of Oil Companies that will control the oil trade of the world.

And fifty years ago he was a poor little lad, living in a small cottage on a back street in Amsterdam, and reading books of travel by the light of a flickering candle.

RICHARD H. GRANT

6—RICHARD H. GRANT

THE man who put the Chevrolet above the Ford in sales, and compelled Henry Ford to scrap his old model and design a new one, was Richard H. Grant.

Grant has been Sales Manager of the Chevrolet Motor Co. since 1924. He increased the sales nearly 5 times over in 4 years—from 250,000 in 1924 to 1,225,000 in 1928.

This achievement puts him at the head of the Sales Managers of the world. If there is anywhere a better record, I do not know it.

Not much is known about Grant in Europe. I have seen no mention of him in any English publications. But I have found a very complete description of his methods in the American weekly magazine—*Sales Management*.

He is a Scottish-American—this Grant. He had wealthy parents. He was educated at Harvard, but that did not slow him down.

He became a telephone salesman for three years. Then he joined the National Cash Register Company and climbed up to be a Sales Manager in nine years.

His third job was a harder one. The Delco-Light Co. engaged him to sell lighting plants

FIFTY-TWO WAYS TO BE RICH

to farmers. There were then 50 manufacturers selling these lighting plants, and the whole of them did not sell more than 10,000 a year.

Young Grant—he was then 37—soon raised his company's sales to 25,000 a year. He went out and created a new market.

His fourth job was selling electric refrigerators. The General Motors Co. engaged him to sell the Frigidaire refrigerator. Here, again he created a new market, and put the sales up by leaps and bounds.

By this time, as you see, he was ready for his biggest job—beating Henry Ford. He was offered the job of Sales Manager of the Chevrolet Motor Co., and he took it.

The first year he doubled the sales, in 1925. In the next two years he doubled them again. Last year he put them up $12\frac{1}{2}$ per cent. further. He sold 1,225,000 cars—more than there are in the whole of Great Britain.

Now, as to his methods, which every Sales Manager should study, they seem to have been as follows.

His central idea is to PLAN. “Plan—plan—plan,” he says.

His idea of salesmanship is largely forethought. Cut out the mud and chaff.

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FIFTY-TWO WAYS TO BE RICH

alive and enthusiastic. He praises those who have done especially well.

"There must always be a definite programme and a sales stimulus," he says.

Mr. Grant is a small, quiet-spoken man, now fifty-two years of age. His hobby is a model farm of 300 acres. He likes to see things grow.

His methods, as you can see, can be applied to the sale of anything. He has sold telephone service, cash registers, lighting plants for farms, electric refrigerators, and motor-cars.

Why can they not be used for selling lace, or cotton cloth, or coal, or iron and steel, or woollen goods?

To all those stupid people who maintain that there are no principles of Salesmanship, and that it cannot be taught, I would offer this story of Richard H. Grant, the man who increased his sales 5 times over in four years. Will any of them say that "We can learn nothing from Grant?"



7—JOHN MACKINTOSH

ONE of the best monuments to self-help in England is Toffee Town, Halifax. Here

JOHN MACKINTOSH

are hundreds of people and machines making thousands of tons of toffee. And it has all been built up by Self-help, Efficiency and Advertising.

It all started with one man—John Mackintosh, and a tub of butter and a sack of sugar and a small handbill, in 1890.

He was born in Cheshire in 1868. His grandfather was an Inverness man. He was brought by his parents to Halifax when he was a few months old.

At ten years of age, young John went to work in a cotton mill. At 22 he started a small pastry-cook's shop. Several days after he had opened his shop, he thought—"Why not have one line in sweets?"

"What shall I make?" he wondered. Then came his GREAT IDEA.

"WHY NOT BLEND ENGLISH BUTTERSCOTCH AND AMERICAN CARAMEL AND MAKE A NEW KIND OF TOFFEE?"

He did. The first day he was sold out.

This was a good start, but he soon had troubles enough. His works was burned down. A special tax was put on sugar. New capital was hard to get.

Once, when he went to a banker to borrow

FIFTY-TWO WAYS TO BE RICH

£3,000, the banker asked—"How much capital have you?"

"£15,000," replied Mr. Mackintosh.

"Absurd!" exclaimed the banker. "Why, if you made all the toffee in the world, you could never need £15,000."

At present, the capital of the Mackintosh Company is £750,000. That's the answer.

There is an old Yorkshire rhyme that says:

"Early to bed, early to rise,
Never get drunk, and advertise."

From the first and straight through, John Mackintosh was an ADVERTISER.

As Sir Harold Mackintosh said on one occasion—"My firm has spent £500,000 in advertising in the last 30 years, and our selling costs never were lower than they are to-day."

John Mackintosh advertised—not little, cut-and-dried, 2-in. by 4-in. notices in the trade press, but real, big, exciting, full pages and posters to reach the public.

He didn't spend £7 on one little advertisement and then moan that he had only got 9/- back. He ADVERTISED—constantly, forcefully—confidently.

He did stunts, too. He gave away cottages.

JOHN MACKINTOSH

He sent a big tin of toffee to every M.P. He had attractive headlines :

“ If you can't get Mackintosh's Toffee in your neighbourhood, leave the neighbourhood.”

Once, someone asked him the secret of his success. “ By giving people something they want,” he said, “ and by making it what I claim it is, and by trying to treat everyone in a human and friendly way.”

He did not regard Toffee as just Toffee. He regarded it as Happiness. He was a kindly, lovable man, fond of children, and fond of making people happy.

That is why he spent so much of his time making his Toffee better. That is why he put the quality higher and higher, until his competitors were left behind.

He worked early and late, He worked too hard. He died, worn out, at 52. But he left a truly great business behind him.

He picked up a product which other great money-makers had overlooked and he sold it in every country in the world.

If such a success could be made with toffee, why could it not be made with many other things.

Take some small article that most people

FIFTY-TWO WAYS TO BE RICH

like. First make it good. Then make it famous. That is the Mackintosh Formula.



8—ARTHUR NASH

HERE is a true story, though it sounds like a fairy tale or a new chapter of the New Testament.

It is the story of Arthur Nash—the employer who Christianized his business and greatly to his surprise, made a financial success of it.

Nash was a tailor in Cincinnati—an American city. He was a man of kindly feelings and warm sympathies. As his friends said: "He had more heart than head."

By accident, he became the owner of a sweat-shop. It was a wretched sweat-shop in the slums. He had never been in one before. It was a place where the poorest people made clothing for the lowest wages.

He saw bent old women slaving for 16/- a week. He saw a lot of poor drudges who had been driven into the sweat-shop by hunger and cold. Their pay barely kept them alive.

"We must raise their pay," he said.

"How can that be done?" asked his Manager. "We are not making a profit in spite of the low wages."

"No matter," said Nash. "I won't run a place like this. I'll run it right as long as I can afford it."

He went to the oldest woman, and said: "Mother, your wages will be raised to 50/- a week. Surely you deserve as much as that."

There were 20 other workers, and he doubled their pay. He shook hands with every one of them. They could hardly believe their senses.

Then he had a nervous breakdown. He was in a nursing home for three months. As soon as he was well enough, he went back to the sweat-shop.

He was surprised to find that it was still running.

"I can't understand it," said the Manager, "but we are making a good profit now. We are doing three times as much work."

"How many new workers have you?" asked Nash.

"Only one," said the Manager. "It is wonderful."

FIFTY-TWO WAYS TO BE RICH

Nash found 22 happy people. They gave him a cheer as he came in. They were making money happily.

In 7 years the sweat-shop grew until there were 1,500 workers—all well paid and full of the joy of life. It had become the largest business of its kind in the United States.

It was a business where the boss loved everybody and everybody loved the boss. People called it the "Golden Rule Factory." That didn't do it any harm.

Nash was not a good financier. He was not especially competent as a business organizer. He was a good man—that was all, but goodness is a great deal—far more than any of us imagine.

His one fixed idea was: "Seek ye first the Kingdom of God in your factory, and everything that is really good for you will follow."

His competitors called it "snivelling hypocrisy," but Nash got dozens of orders where they got only one.

Nash made good, durable, honest clothes, and his customers soon found it out.

In 1928 Nash died. Most people said, "Now his Golden Rule scheme will break down."

MORITZ THOMSEN

It has not broken down. It is still running on the same lines. It is a solid and profitable business.

Recently, all the 1,500 employees held a "family meeting" in memory of Nash.

"Nash is not dead," said one of the speakers. "Nash is risen."

There were Catholics and Protestants and Jews and Freethinkers at that meeting, but they all recited the Lord's Prayer. This was not in a church. They don't have such things in churches. It was in the main room of the Nash factory. That is the wonderful story of Nash.



9—MORITZ THOMSEN

AWAY back in 1863, a young lad of 13, half-clothed and half-fed, stood on a dock at Leith, in Scotland, and begged for a job on a ship that was about to sail to Singapore.

He was big for his age. A year before, he had run away from his home in Denmark.

His parents were desperately poor. He had never had enough to eat in his life ; and he had

FIFTY-TWO WAYS TO BE RICH

never owned a coat. Trousers and shirt—that was all he had.

When he left home, he had nothing but a few odds and ends, tied up in a red handkerchief. And his father stood at the door, roaring at him that he was the black sheep of the family and would never be worth his salt.

Not a brilliant start, was it, for a wonderful career? His name, by the way, was Moritz Thomsen.

He was given a job on the ship that sailed to Singapore, and he was soon sorry he had asked for it. The captain was a brute. The food wasn't fit for dogs.

Young Moritz and eleven other sailors ran away from the ship at Singapore. They fled into the jungle and lived on pineapples and cocoanuts.

After a week, they ventured back to the docks and Moritz was taken on a small ship bound for Hong Kong. Two days later, the ship was captured by Chinese pirates. It was looted and sunk, and Moritz found himself on a raft without food or water.

On the third day he was picked up by a British ship, on its way to Mexico. The ship ran into a hurricane. Its sails were torn out and it was flung on its side.

MORITZ THOMSEN

The captain called for a volunteer to cut away the masts. Young Moritz said: "I'll go." He cut the masts and the ship righted herself. After 56 days of drifting, the ship stranded at Honolulu.

Here, young Moritz met a kindly sail-maker and had his first pleasant job. He was well paid, too. He was soon earning 20/- a day.

When he had saved £40, he sent it home to his father. A year later he sent a second £40. His family had never seen so much money in their lives.

Then he went to sea again and became a Second Mate. "I thought I was the biggest man in the world then," he said.

All this time he was in love with a pretty gentle girl, named Marie Nissen. She lived in a cottage across the road from his home in the village of Tondern.

At 25 he went back to Denmark and married Marie. He took her on his next trip, but the ship was wrecked and they had to escape in a small boat.

He left his wife in New York and shipped as Mate on an outgoing ship. He was now a full-fledged officer—a giant of a man and as strong as an ox.

FIFTY-TWO WAYS TO BE RICH

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He loved the sea, but he loved his wife still more. When he came back, he found her worn away to skin and bone, worrying for his return.

"I'll quit the sea," he said. "We'll go to the Western States."

He only had enough money to go to Chicago, so he took a job at 6/- a day in the cattle-yards. When he had saved £60, he bought a farm.

He farmed for 6 years and sold out for £2,500. Then he bought an ironmonger's shop, ran it a year and sold out for £3,300.

"Farther West," he said, and he went to Oregon and started a flour mill. This was a success from the first. In a short time he was making £13,000 a year.

That flour mill is now one of the largest in the Western States. It turns out 10,000 barrels a day. All told, it has paid him over £1,200,000 in dividends.

Moritz Thomsen seemed to be as lucky on land as he had been unlucky on sea. Every business he touched began to prosper.

He built a flour mill in Japan. He built saw-mills in Canada. He developed a brick-yard in Oregon. He imported coal from Wales. He bought a biscuit factory, which had total sales last year of £2,300,000.

He owns 500 square miles of land in Mexico, and has shares in a number of businesses. He is now the Chairman of 14 prosperous firms—he, the lad who left home without a coat or a kind word.

Recently, he was asked by B. C. Forbes to give the secret of his success. “Well,” said the big ex-sailor with a chuckle, “perhaps it was because I had no education. If I had spent my young days at college, maybe I would have been spoiled. Then I would have dodged the hard work.”

His greatest pleasure is to help a man who is struggling bravely to prevent his business from going on the rocks. Dozens of men owe their wealth to his advice and his loans in time of need.

He and his wife are still hale and hearty at 70. They live in a magnificent house in Seattle, and all his brothers and sisters live near by.

He has one son and three daughters; and recently he had a grand family banquet and divided his immense fortune among his children and relatives.

He is one of the most generous and successful Danes who has ever lived; and he owes

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his success, he says, to the fact that HE LEARNED TO WORK HARD WHEN HE WAS YOUNG.



10—B. C. McCLELLAN

I BELIEVE it is true that the Chalmette Laundry, of New Orleans, U.S.A., is the biggest laundry in the world.

Anyway, it does 18,000 bundles a week. It owns two big laundry and dry-cleaning businesses.

The head of the Chalmette Laundry is a Scot—Mr. B. C. McClellan. His parents were poor. He had to earn his own living as a boy. His first steady job was in a laundry at 14/- a week.

As soon as he had saved about £60 he bought an old run-down laundry. He worked *night and day at it until it was paid for.*

He built it up to a business of 4,000 bundles a week, and there he stuck. He seemed to have reached the limit of growth.

One day, in 1910, a clever Advertising Manager of a New Orleans daily paper, Mr. A.

G. Newmyer, whom I knew very well years ago, called at the office of Mr. McClellan and asked: "Why don't you try advertising and see what it will do for your laundry?"

He offered McClellan a half-page free. "No," said McClellan, "I don't want any free space, but I'll think it over."

The two men worked together on a plan for laundry advertising. McClellan agreed to spend £1,000 the first year. The advertising brought so many new customers that McClellan was convinced. He began to spend more.

A great deal of the washing in New Orleans was done at that time by negro washerwomen in dirty hovels.

McClellan in his advertising began to tell the public the importance of sanitary washing. He soon had the women of the city talking about it.

Then he hired a chemist to analyze the water, soap, coal, fuel-oil and chemicals. He bought the latest and best machinery.

The advertising did as much good to HIM as it did to the public. It pushed him into a campaign of improvement. He began to study his laundry from the point of view of efficiency.

Several years ago, he went to Mr. Newmyer

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with a new problem. "My laundry is rushed with work for the first three days of the week," he said. "And it is almost idle for the last three days. How can I keep it busy on Thursdays, Fridays and Saturdays?"

Newmyer worked out a plan. "Collect on Monday, deliver Wednesday," he said. "Collect on Tuesday, deliver Thursday. Collect on Wednesday, deliver Friday; and so on. Also," he said, "offer a 10 per cent. discount for work collected at the end of the week."

McClellan tried this plan. It worked. All his competitors said it would fail. But he made it succeed by advertising. After the fourth advertisement, he took in almost as much work on Friday as on Monday.

Then he began to train his drivers to be salesmen. He taught them courtesy. He had talks on efficiency given to his whole staff.

Then what happened? Nine other laundries in the city asked him to organize a merger. They saw that they could not compete with McClellan. They asked to co-operate.

McClellan organized the merger. He is now at the head of it. He is at the head of 3,000 employees. He has 240 vans and £1,000,000 capital.

MOSELEY THE LACE-MAKER

Since then, he has organized a Laundry Band, which gives its services free to the city. He publishes 50,000 copies of a *Home Journal* four times a year and gives them to school children.

Last year, he was asked to go to Atlanta and organize a merger of the laundries. He did. He organized a £1,000,000 company. He will probably spend the rest of his life organizing these mergers.

And all his success began when A. G. Newmyer went to him and taught him how to advertise.

In his case, and in many other cases, advertising led the way to efficiency and profits. This is a story that every launderer in Great Britain—yes, and every merchant and manufacturer as well—would do well to memorize. What McClellan, the New Orleans Scot did, you can do.



II—MOSELEY THE LACE-MAKER

THERE is at least one English lace-maker who is happy and prosperous in the lace trade. Unfortunately, he is not now in

FIFTY-TWO WAYS TO BE RICH . .

Nottingham. He left Nottingham in 1894 and started a lace factory in Scranton, in the States.

His name is MOSELEY. Many people in Nottingham remember him very well.

He founded a company that now has 800 employees, all busy at good wages.

The output last year was worth £800,000.

Moseley started a lace company on right lines. He aimed at QUALITY, not cheapness.

He depended on new ideas and superior designs, not on price-cutting and wage-paring.

He trained his employees and made friends of them. Out of the 800 workers, over 500 are now shareholders.

In 30 years there has never been a strike nor a lock-out.

“My policy,” said Moseley, “is to have every employee a shareholder of the company.”

At present, the factory is on two shifts. It is not big enough to cope with the flood of orders.

It has made a great success recently by producing artificial silk curtains. It has solved the problem of making an artificial silk curtain that will hold its shape and go through the laundry without disaster.

MOSELEY THE LACE-MAKER

A prize of £200 was offered for the best name for this new curtain material of artificial silk. One employee suggested "LUSTRE LACE" and won the money.

Large cash prizes are offered every now and then to keep everybody thinking. Prizes are given, too, for the cleanest room and the biggest output and the least waste.

When a worker has been 6 months with this company, he (or she) is presented with an Insurance Policy for £100. This amount is increased £20 a year until it reaches £600. All free. It prevents workers from leaving.

There are 45 workers who have been with the company for 25 years. They have organized a "TWENTY-FIVE YEAR CLUB." All of the members hold paid-up policies for £600.

Moseley believed in making money happily. He made people as well as lace. He made his factory a pleasant place to live in.

He bought a large tract of land near the factory and made it into a recreation park.

He built a club-house and a gymnasium and a canteen. There is a ballroom and a billiard-room and a bowling alley and a drawing-room.

There is a Sports Field, too. There are ball teams for young men and girls. All meals

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are served at cost price, and the cost of the recreation is shared by the company and the employees.

Here are 800 happy prosperous people in the lace trade. They are not grouching about the loss of foreign markets, nor about French and Belgian competition.

They are not blaming everybody but themselves. They have no troubles to worry about. They are busy and contented.

Incidentally, I may say that Moseley was lucky as well as competent. He bought the mineral rights when he bought his land, and he discovered coal right underneath his factory.

He now has his own coal mine. Half a dozen coal miners send up from 14 to 28 tons of coal a day.

In short, one of the most prosperous and best managed factories in the United States is the lace factory in Scranton that was started by Moseley, the man from Nottingham.



12—J. M. DENT

IF ever a man lived a 100 per cent. life, J. M. Dent did..

He began at the very foot of the ladder—
not even on the first rung of it. When he
arrived in London at the age of 18 he was
literally penniless. That was in 1867.

He was born in Darlington. When he was
10 years old his father had failed in business by
giving too much credit. There were 10
children. He went to work as a messenger-
boy at 13.

He was lame. He had been "a dullard at
school," he says. He had no rich uncles. He
had no advantages of any kind.

At first, he had only one asset—he was fond
of books, and had a strong desire to produce
them. "Books have been the great solace
and help of my life," he says, "and it has been
my supreme happiness to have been associated
with literature all my days."

His first job in London was with a small
bookbinder who paid him 12/6 a week. But
when he was about 23 he had his first bit of
luck. He made a friend of a grocer named
George Grant. Grant believed in young Dent
and lent him £250 to start a book-binding
business of his own.

So, you see, the great publishing house of
J. M. Dent & Sons, which gave *Everyman's*
Library to the world, began by a deed of kind-

ness done by a grocer in London.

His shop was burned. He took the insurance money to George Grant. But Grant gave it back to him and he made a second start.

Before many years, he made himself one of London's great publishers. He published good books only. No trash. No mucky "best sellers."

In his later life, he had everything—fame, money, friends, and a happy home with eight children in it. He lived among brilliant authors. He travelled through Europe and America. Next to England, he loved Italy best.

He had sorrow, too. He lost two young sons in the war. All the ripening influences combined to develop his strong character.

He died at 77. He had completed his work. He had brought the great books of the world within reach of the poorest. That was his ambition.

✓ His last words, written just before his death, were: "One of my strong hopes in Great Britain is based on the keen and earnest desire awakening in the best minds of the nation that education shall be interpreted to mean the teaching of mankind to live and not how to get a living. . . . The world is more full of men of

goodwill than it was when I was young. . . . A nobler world is being born."

Yes. And he did much to make it nobler.



13—FRANK MELVILLE

PROFITS are small in the retail shoe business. I have known only one man who made a million by selling shoes at retail—Mr. Frank Melville, who owns 250 shoe shops in the United States.

There is no shoe millionaire in Britain, nor in the whole of Europe, for that matter. Probably there is not one who has even half a million.

This Frank Melville is a remarkable man. As you might guess, he is a Scot. He is a tall, rugged man, still in good health at 71 years of age.

There was no golden spoon in his mouth when he was born—only a tin one. Nobody left him any money. And for the first third of his life he had no luck.

He went to work as a clerk in a lawyer's office at 15, for 12/- a week. He wanted more

FIFTY-TWO WAYS TO BE RICH

money, so he took a job in a basement making hats. He was paid on the piecework system. He worked so hard that he made £8 a week:

As soon as he had saved some money, he struck out on his own. First, he managed a bathing beach. Then he ran an egg shop. Then he went out to the Western Plains and became a cowboy.

The cattle, I suppose, made him think of leather, and leather made him think of shoes. More and more he thought of SHOES.

He found a job as book-keeper in a big shoe company. He studied the costs and the profits on shoes. Then he became a commercial traveller and sold shoes to retailers. Always, he learned as he worked. He used his various jobs as the rungs of a ladder, up which he climbed.

What he wanted was a shop of his own. When he was 34, he borrowed £2,000 from his employer and started his first shop.

His main idea was to have a handsome, well-furnished shop. He spent money lavishly on fixtures and shop-front. He was, I believe, the first man who ever had plate-glass windows in a shoe shop. And he built his windows in a V-shape, so that the shoes could be seen by people approaching in opposite directions.

FRANK MELVILLE

His shop prospered. Soon he had 4 other shops. To-day he has 250, all selling men's shoes.

He has three grades of shops. In the first grade he sells the most costly shoes that can be made. In the second grade, he sells medium-priced shoes. In the third grade, he sells a line of boots and shoes at a flat price of 16/- a pair. In 1928, he sold more than £4,000,000 worth of men's boots and shoes.

He has the biggest repair shop in the world—as big as a factory. His policy is to make very little profit on repairs. One of his slogans is: "We are interested in your shoes as long as you are."

He trains his Managers and works with them. At times, he even works with his workmen, just to show them what an old-timer can do. He can open a box of shoes a little faster than any of his men.

His office door is open to any of his men on Saturdays. He loves to give them advice. He has a house magazine to develop a company feeling, and he has jolly dinners for his Managers.

He sells good shoes. He has never sold trash. He wants every customer to come back. "Integrity," he says, "is the only

solid basis of any business. It is character that counts."

A fine old Scot ! The most successful shoe retailer in the world. He deserves every penny of his fortune.



14—JOSHUA LOIZEAUX

THERE is a Frenchman in the United States named Joshua Loizeaux. He has a big lumber yard. Last year he sold £80,000 of lumber.

He was born on a farm in France. His father was a farmer, and for 300 years all his ancestors have been farmers. He himself remained on the farm until he was 33 years old.

At 33 he had a farm of 80 acres. He had a wife and four children. He was fairly prosperous, as farmers go. But he decided that he could do much better as a business man.

He sold his farm, but after he had paid all his debts he only had £400 left. He was determined to have a business of his own, so he bought a bicycle and a car-load of lumber. When he had sold the lumber he bought

JOSHUA LOIZEAUX

another car-load. Then he bought a horse. For the first year he had a one-man and a one-horse business.

He had some new and strange ideas about the lumber business. He had noticed that the main loss in the lumber trade comes from waste.

Consequently, he kept his lumber yard as neat as a pin. He built block walls of hollow tiles between his lumber piles. By doing this he reduced the cost of his insurance about 33-1/3 per cent.

He now has 40 lorries. He has painted them yellow, with black trim. He has them washed thoroughly every Saturday. They are one of his best advertisements.

Also, he has noticed that lumber companies seldom give any kind of service to their customers. He set out to do this. He now has a large reception room, where there are books of plans for people who intend to build houses. He has a hall, too, where he gives moving pictures of new building materials and lectures on new equipment.

He has become the President of a building association. When a newly-married couple want a house of their own, he not only supplies the material, he helps them to secure the

FIFTY-TWO WAYS TO BE RICH

Brook and Chadwick. They wanted no crazy price-cutting. They protected their trade by amalgamations.

(4) They did what they knew how to do. Once, someone asked Sir James Coats the secret of his success, and he replied: "Choose one line and stick to it." They did not try to make lace or embroidery. They stuck to thread for a hundred years.

(5) They never quarrelled. In most family businesses there are quarrels, but the Coats men chose wise wives. Peter Coats said once: "My brother and I have stuck together in business for thirty years with never a jarring word. We have had differences of opinion but in the end we always came to agree."

(6) They have always been kindly and humane men. Sir James Coats sent men into the little Highland villages to give away books and spectacles and suits of Harris tweed. He sent old people and children to the seaside. No one will ever know how many people he made happier.

(7) They have had exceptional Managers and foremen. They were clever at picking out the right men for the hard jobs. And they personally supervised everything that was done.

THOMAS A. EDISON

(8) They drove hard to get foreign trade. They built factories in Canada and the United States. They got inside the high tariff. All told, they have 150 marketing posts in all parts of the world.

So, as you can see, it was not luck that has built up the big Coats fortunes. It was EFFICIENCY.



16—THOMAS A. EDISON

[T] appears that Edison owes much of his success to the fact that he is a great READER.

All his life he has been mad on books. This is a fact that has not been known.

Edison never went to school, except for three months. The teacher said he was "addled," so Mrs. Edison took him out of school, and taught him herself.

The secret of his success was the education he had from his mother.

Edison has generally been regarded as an illiterate man, who had no book learning. The fact is that he had one of the best educations that any boy ever had.

FIFTY-TWO WAYS TO BE RICH

Before he was twelve he had gone through Gibbons' *Decline and Fall of the Roman Empire* and Hume's *History of England*.

His mother and he even attempted to go through Newton's *Principia*, but it was too much for them.

His mother believed that he would be a genius, so she trained him to be creative and original.

She was his pal—his adviser—his banker. When he made money, he gave her a large share of it.

She helped him to start a laboratory. She bought a book on chemistry for him, by Karl Fresenius.

She subscribed for the *Scientific American* for him. This was full of new ideas and new machines. He has taken this Magazine without a break for 61 years.

When he was eighteen, he bought a complete set of the works of Faraday.

He had all the novels of Victor Hugo and Jules Verne and Dumas. He devoured the plays of Shakespeare. He believes that Shakespeare could have been a great inventor, if he had only turned his mind to it.

In his factory, where there are 8,000 men

THOMAS A EDISON

now at work, there is a big library of scientific and business books

✓ His habit of work is as follows—before he starts to invent anything, he first reads everything that he can buy on that subject

Then, when he knows all that is known on it, he strikes out alone to make his discoveries

Another interesting fact about Edison is that he came over to London and started the first electric lighting station in the world in 1882. E. H. Johnson was General Manager, and W. J. Hammer was Chief Engineer

Edison soon found out what happens to a new enterprise in England. His Managers were haled before Parliamentary Committees. They were treated with as much suspicion as though they were counterfeiters.

A law was passed that all electric light stations would be taken over by the Government in 20 years.

Edison refused to allow himself to be robbed. He dismantled his station. He was driven out of England by Parliament.

Edison invented the first talking machine in 1877. "I was never so taken aback in my life," he says, "as when I heard the words coming out of the cylinder." The first

FIFTY-TWO WAYS TO BE RICH

machine is now in the Victoria and Albert Museum, South Kensington.

He made his first electric light in 1879. It lasted for 40 hours.

Edison has worked at high speed ever since he was 12 years old. He is now 78.

"How do I feel?" he says. "Like a two-shift man always feels—well."

He wasted none of his life, except two years. That was during the war. He wanted to help the Allies, so the American Government appointed him at the head of a "Naval Consulting Board," to invent new weapons for the Navy.

He did his best for two years. He invented 45 devices to help the Navy, but the naval officers pigeon-holed every one of them. They wouldn't allow any interference from civilians, said Edison.

Edison has never had any help from any Government. He has not even had the protection of the law.

He had to fight 200 lawsuits to protect his electric light patents. All told, he never made a penny of net profit out of all his electric light patents.

He doesn't mind obstacles. He says that

CHARLES MURRAY

"it takes from 7 to 40 years to teach a new idea to the public. Even a self-evident new idea requires about 10 years."



17—CHARLES MURRAY

A YOUNG Scot named Charles Murray, who lives in Henry Ford's town—Detroit, has recently made a new worlds' record among insurance salesmen.

He sold at least one policy a day for 101 days. On the 102nd day he failed.

How did he do it? That is the main thing that we're interested in.

First, he prepared a list of 150 prospects, friends and policy-holders.

He wrote to his friends first and asked them to suggest likely prospects for him. They gave him very little help.

Then he went to see them. This worked better. They gave him quite a few names.

He planned every day's work the night before. He used every hour of his time. He worked from 8 to 12 hours a day. He did not work on Sundays nor holidays.

FIFTY-TWO WAYS TO BE RICH

Once, he sold a policy at 6 a.m. It was to his milkman for £200. He was in his bathrobe when the idea occurred to him, and he dashed out and made the sale.

"Everybody is a prospect for life insurance," says Murray. Once, when he was waiting to see a manufacturer, he sold a policy to a typist. He found that insurance fruit may be plucked from any bush.

✓He made as many sales¹ by listening as by talking, he says. He let men talk to him about their families and their financial problems, and then he suited the policy to the man's need.

One of his rules is never to make a nuisance of himself. He never overstayed his welcome, as many insurance men do. He went out and called later.

Murray began as a ticket-seller in a railway station. He soon saw that his experience would never make him a salesman, so he bought magazines and books on salesmanship.

He determined to become a salesman of life insurance. He studied life insurance for two years. Then, when he was well trained, he left the ticket office and secured a job as salesman with an insurance company.

✓So, as you can see, his success was no accident. He first prepared himself and then

TIMOTHY EATON

went into selling insurance at full speed. He set a pace that all insurance men should try to attain—A SALE A DAY FOR 101 DAYS.



18—TIMOTHY EATON

THE greatest Department Store in the British Empire is not in London. It is in Canada. It is the Timothy Eaton shop, of Toronto and Winnipeg.

It has 20,000 employees. Its Toronto buildings cover 62 acres of ground. And every one of its Directors and Managers have risen from the rank and file. *

The man who started this shop was Timothy Eaton. He was born and bred in Ulster. He began on his own in Toronto in 1869.

His shop was small, but it was different. He laid down 4 rules and stuck to them :

1. Goods satisfactory, or money refunded.
2. Sell for cash, and one price only.
3. No one to be importuned to buy.
4. Correct representation of all merchandise.

There is nothing unique about these rules to-day, but they were sensational in 1869.

FIFTY-TWO WAYS TO BE RICH

He was called a dreamer. So he was. But he made his dream come true.

He was dynamic. There was scarcely a week of his long life when he did not start something new.

He would never allow a customer to be deceived. Once he heard one of his shop assistants describe a piece of cloth as all wool. "No, it is not," he said, "it is half cotton."

He never allowed his shop to tell lies. He did not believe in lies as a method of building up a business.

He would not allow any advertisement to be written until the writer had inspected the merchandise.

✓ All statements regarding size, quality, colour, price, weave, etc., had to be strictly accurate.

✓ He even started a "Research Bureau" to inspect and test his goods. If he found any goods wrongly labelled he would take the labels off and put new ones on. He insisted that all furs should be called by their true names.

✓ "Everybody must be treated fairly," he said; "the people we sell to, the people we buy from, and the people who work for us."

On one occasion the wrong wallpaper was

sent to a house. The mistake was discovered. It was scraped off the walls and the right wall-paper was put up. The shop paid the expense and apologised.

There is a big restaurant in his shop. I have often had meals in it. It is now serving 5,000 people a day.

There is a mail order department which sends out a 600-page catalogue once a year.

There are Eaton factories, too, that make clothing, knitted goods, corsets, furs, neck-wear, thread, embroidery, harness, furniture, flavouring extracts, drugs, school-books, and toilet preparations.

Whenever he had any trouble in getting reliable goods, he built a factory and made the goods for his own shops.

He sells for cash, but customers can have credit accounts if they open a deposit account and pay in advance. He pays 5 per cent. interest on the money.

His business is governed by an Advisory Board of 18 men who are elected by ballot by the Managers. This Board meets twice a month.

This Board has no power. It can only advise. But its advice is usually taken by the Board of Directors.

FIFTY-TWO WAYS TO BE RICH

Timothy Eaton believed in Management Sharing. He trained his head men to be executives.

He died in 1907. He has been succeeded by his nephew—Robert Eaton.

About thirty years ago, Timothy Eaton came back to Belfast to visit his old home. He found his nephew working on a farm. "Well, Bob," he said, "what are you going to do when you leave the farm?"

"I'm going to enter the Civil Service," replied young Bob.

"Tut, tut," replied Timothy Eaton. "That is no place for you. Come back to Toronto with me and begin a commercial career."

Bob went. He proved to be able and diligent. To-day he is the head of the whole Eaton business—the largest retail company in the British Empire.



19—JOHN B. GARVER

THERE is a village named Strasburg in Ohio, U.S.A. It has only 918 people in

JOHN B. GARVER

it. Yet one of its shopkeepers is doing a trade of £200,000 a year.

The shopkeeper's name is John B. Garver. He had to fight for his trade, as his village is sandwiched in between several large towns.

He has found out how to attract farmers. They come 20 to 30 miles to trade with him.

✓ Here are a few of his methods :

(1) He gives shows, with films, speakers, quartets and an orchestra. It costs him only £15 to show to 1,500 farmers and farmers' wives.

(2) He organizes Boys' Clubs.

(3) He gives prizes to the best pupils in the schools.

(4) He has " Most Popular Boy " contests and gives the winner a pony.

(5) He has an Anniversary Celebration every year and has always some novel contest. Last year he had a horse-and-Ford race.

(6) He has only four sales a year. He says that people are fed up with make-believe Sales.

(7) He has a Bulletin Board in his shop, giving yesterday's sales.

✓ (8) He gives every shop assistant a pink slip every morning, telling his or her sales for the previous day.

FIFTY-TWO WAYS TO BE RICH

(9) He insists that every customer shall be welcomed and treated as a guest of the shop.

(10) He co-operates with other shopkeepers, in other towns, in buying.

He says that the independent retailer, by owning and operating his shop, has a wonderful opportunity. He is in his shop all the time, operates it the way he chooses, sells his own goods, and sees that his customers are treated right.

His shop was in the wrong place. He had very little capital at first. He seemed fated to remain poor. But he fought his difficulties. He studied how to reach customers thirty miles distant. He made his shop a magnet. And his shop has given him a fortune.



20—BLIND JACK OF KNARESBOROUGH

HERE is a tale that should be re-told all over this island. Our fathers knew it, but they didn't need to know it as much as we do.

About 200 years ago a little lad in a labourer's

BLIND JACK OF KNARESBOROUGH

family, in Yorkshire, was stricken with small-pox. He became blind.

But he was a lad that had Yorkshire pluck at its best. He went birds-nesting with other boys. He could climb a tree as well as anyone.

He grew up to be a lover of dogs and horses, and he was the best fiddler in the County. He bought a horse. He kept game-cocks. He went racing and coursing. He was the gayest of the gay and as blind as a stone.

He made love to a handsome girl and eloped with her, as her parents were opposed to the match. It was a happy marriage, and when he died, he had four children, 20 grand-children and 90 great grand-children.

When he was 37, he became a road-maker. To him, as a blind man, the most important thing in the world was GOOD ROADS.

You can still see the roads he made—between Blackburn and Bury ; between Wakefield and Halifax ; between Harewood and Harrogate, and several other roads leading out of Leeds.

He was famous as a bridge-builder. He had a plan of his own for building foundations, and not one of his bridges ever fell.

FIFTY-TWO WAYS TO BE RICH

In his later years, he became a speculator in hay. He could tell the weight of a stack by stretching his arms around it.

He died at 93, and he was busy and cheery right up till the day of his death.

No self-pity ! No sitting on the kerb and snivelling for pennies ! No doles ! No favours !

Full of the joy of life, even in a world of darkness—such was JOHN METCALFE—Blind Jack of Knaresborough.

✓ He had a life worth living. He made friends. He played games. He did useful work. He made money happily.

He had everything worth while that any man can have, except the one boon of sight.

His life is an inspiration to men who were injured in the war, and to all blind people. Even if a man is a "casualty" he can make a success of something. He need not throw his whole life away, just because he has lost an arm or a leg or a couple of eyes.

Blind Jack of Knaresborough became rich and famous. He did useful work for his generation. Many good men have come out of Yorkshire, but not one had harder difficulties to face than he.

If he could not see the light of the sun, he had an inner light and it burned brightly. It was the light of ambition. He set out to prove that a young man's life need not be ruined by blindness, nor deafness, nor poverty, nor any other one thing.

"In spite of everything," as Sarah Bernhardt used to say, he succeeded.



21—W. L. DESNOYERS

USUALLY, when a firm goes into the hands of a receiver, it is wiped out. A receiver is almost always a lawyer or an accountant.

Neither lawyers nor accountants are salesmen or promoters or business-builders. They always proceed to hold auctions and take any price they can get.

They throw the bankrupt firm on the scrap-heap and sell it as junk. They act like coroners.

In this way, they collect about 4/- in the £, take half of it in fees and pay 2/- in the £ to the shareholders.

It has always seemed to me that there ought

FIFTY-TWO WAYS TO BE RICH

to be skilled professional Receivers—keen competent business men, who would put a fallen firm on its feet again.

There is, at least, one such man. His name is W. L. Desnoyers. He has proved that a Receiver need not be a destroyer of values. He has shown that a bankrupt business can be saved and developed if it is handled in the right way.

Desnoyers is the man who had charge of the 42 factories in France, during the war, that supplied the American army with supplies.

A solid, forceful man—Desnoyers. He managed his 42 factories well, and when he went back to New York he became a banker.

I fancy that banking was too tame a life for him. He preferred manufacturing. So, in 1922, he had himself appointed the receiver of the "Regina Co.," which was in a helpless mess.

Desnoyers is a business man. He does not believe in forced sales. He is no firm-breaker as other receivers usually are. He jumped into the sick firm and began to cure it.

He found that the firm made vacuum cleaners, player-pianos, phonographs, printing presses, music boxes, and lathes.

W. L. DESNOYERS

It made 42 different articles in all manner of grades and sizes—that was the cause of its failure.

Desnoyers said—"We'll make just one thing—one grade and one size. We'll make one sort of vacuum cleaner."

He scrapped and sold the machinery that he didn't need. Then he arranged his machines to make vacuum cleaners by the thousand—mass production.

Next, he called in his sales force and re-trained them. He wound them up to sell vacuum cleaners.

He advertised, too. He told the public about his vacuum cleaner and how it was made like a Ford car.

He CONCENTRATED on one thing and did it well, instead of doing 42 things badly.

What was the result?

He increased the sales in 3 years from £74,000 to £1,000,000 a year. He paid off all the creditors. He restored the company's credit. He kept the factory going and increased the employees and the wages.

He built up a cash balance of £20,000.

He is the most efficient receiver I have ever heard of. He did not proceed to sacrifice the

FIFTY-TWO WAYS TO BE RICH

assets. He developed them until the bankrupt company was 13 times bigger than before.

He is the champion receiver of the world—that man Desnoyers.



22—JAMES KURN

HE was born in a cottage alongside a railway track, 54 years ago, was James Kurn. And his father was a railwayman before him.

He is to-day the head of a 5,000-mile railway called the "Frisco," in the Western States of America.

His story is worth telling, as he is the sort of railwayman that we need at present for several of our European railways.

When Kurn was a boy of 14, he had learned to be a telegraph operator. His father had taught him.

He wanted to leave school and work on the railway, and one day he thought of a brilliant scheme.

He TELEGRAPHED to the Chief Despatcher

JAMES KURN

of the railway and asked for a job. He didn't tell his age.

The Chief happened to need a telegraph operator for a certain small station and he engaged young Kurn at once.

Two months later, the Chief happened to go to that town and saw a small boy of 14 rushing up and down, as busy as a one-armed paper-hanger.

"Yes, I'm Jim Kurn. You hired me," said the boy, with a grin.

The Chief was a good-hearted man, but he was obliged to discharge young Jim.

"Come to me when you're 16," he said.

Jim couldn't wait two years. In six months he went to the Chief again and asked for a job. The chief agreed and put him on. That was 40 years ago. He has been on ever since.

James Kurn is known as an old-fashioned railwayman. He doesn't sit in an office and talk to girl typists. He goes up and down his road and works with his men.

He is short, thickset, blunt, breezy, and blue-eyed. He has a voice that you can hear in a boiler-shop, not one of these dainty, precise voices that sound like the pansy wooing the violet.

FIFTY-TWO WAYS TO BE RICH.

He runs his railway as a personal matter. He has made it a Jim-Kurn railway.

He knows all his Managers and foremen and several hundred of his men. He calls them by name, not by reference number. He knows their abilities and he knows their tricks.

He asks them questions. He is always prodding them up with his "Why? Why? Why?"

He is a martinet—a railway Chief has to be. Carelessness may be tolerated in a shop or a factory, but not on a railway, where lives are at stake.

Kurn excuses a man for making his first mistake, but whenever he finds a man who has become habitually careless, he drops him off the team.

He never punishes a man by degrading him to a lower position. The man would then have a grudge and would cease to be loyal.

"I owe it to my team," says Kurn, "to keep slackers off of it."

There is a splendid chance for young men on railways, Kurn believes, if they will become specialists.

The main thing to-day, he says, is not railway engineering, but operating and getting traffic.

WILLIAM H. ALBERS

MAKING THE RAILWAY PAY—that is the hard job at present, he says.

Railways have become so big that they are wasteful and bureaucratic and departmental. They must be livened up and run like a football team, if they want to pay good wages and good dividends—so says Jim Kurn.



23—WILLIAM H. ALBERS

ANY grocer who is worried half to death with the management of just one shop, should read this tale of a man who runs 4,000 grocery shops and has plenty of fun as well as profit.

The man's name is William H. Albers. He is an English-American, in the American State of Ohio. And he has developed the most of this vast business in the last 11 years. And his hair isn't white, either. It is jet black.

He is still buying shops by the dozen—by the score. He buys shops as easily as the average grocer buys chests of tea.

As you may imagine, he has a plan and a

policy. He doesn't buy carelessly. He knows what a shop is worth and how it can be developed. "A shop that has sales of only £100 a week hasn't any goodwill," he says. All he pays for is the stock on hand and the fixtures.

✓ Some of the secrets of his success are as follows :

(1) He has a HIGH-SPEED ORGANIZATION. "We have learned to say 'Yes' and 'No' very quickly," he says. "We have been compelled to organize ourselves so as to handle big matters without delay."

(2) He believes in a policy of DECENTRALIZATION. Every Manager is given his head to a large extent. He is held responsible for success. Albers doesn't believe in treating his Managers like babies. He makes strong men of them.

(3) He prefers YOUNG MEN as Managers. He would sooner have a Manager who has his life in front of him, than one who is looking backwards.

(4) He divides the work into THREE DEPARTMENTS—groceries, meat and delivery service. There is one expert in charge of each 1,000 shops.

(5) He has a RESEARCH DEPARTMENT. The men in this Department make surveys of towns and streets and shops, before any new shops

are bought. Albers never buys a pig in a poke. He makes a great use of statistics. He knows the average sales per customer and the average number of customers per day and all that.

(6) He gives his customers a MONEY-BACK GUARANTEE. This is printed in his advertisements and on his paper bags and packages. He will not allow any customer to be deceived as to the quality of the goods.

(7) He gives his employees a chance to be SHAREHOLDERS. More than 6,000 out of his 14,000 employees own shares in the company.

(8) He makes shareholders of his CUSTOMERS, too. Thousands of his customers have bought shares and are highly pleased with their dividends.

. Sounds like a fairy tale, doesn't it? ONE THOUSAND GROCERY SHOPS! There is plenty of money to be made in the grocery trade, it seems, if you only have enough shops.



24—JOHN McHUGH

IN 1870 there was a small boy, only five years old, who was living with his grandmother in the Canadian town of Belleville.

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FIFTY-TWO WAYS TO BE RICH

He had no father nor mother. He had no money—his father had died poor. He was a forlorn little chap. He had no special favours of any kind. At 18 he left school and went to work in a railway office for 10/- a week.

There were only two remarkable things about the lad—he was keen on BOOKS and he **✓**was LOYAL to his Chief.

When he was 20, he started a little lending library among the young men of the office.

Being a Scot, he appreciated BOOKS ; and he spent all his spare time studying. Also, being naturally loyal, he set out to see how much he could do to help his Manager.

He studied telegraphy. Then, when a telegrapher left, he took over the job and earned 20/- a week.

Then he learned to be a train dispatcher. No matter what job he was in, he learned how to do the one above it. This, of course, is the secret **✓**of promotion ; and when he was 24 he was made the head of a department.

At 26 he decided to be a banker. He went into an American bank and slogged away for seven years.

Then he was made the head of a bank. It was only a small bank, with £75,000 deposits,

JOHN McHUGH

but he soon made it twenty times bigger.

After that, he rose quickly, and to-day he is the head of a great New York bank, with £50,000,000 deposits. He is one of the Master Bankers of the world.

That is the story of JOHN McHUGH, who began as a wee Scottish orphan in a small Canadian town.

When he was asked the secret of his success, he replied—"Nothing but hard work and loyalty. Loyalty is above all. It must be 100 per cent."

"Too many men," he said, "think more about promotion than they do about making good where they are."

"The thing to do is to think first of your organization and sooner or later your organization will think of you."

"NO MAN CAN BE BIGGER THAN HIS ORGANIZATION—that is the great fact that should teach people to be loyal."

"A man must be loyal for his own sake. He must be loyal if he wants to be true to his own conscience and his own sense of decency and fair play."

"Yes, loyalty is above all," said John McHugh.

25—LOUIS RENAULT

THIS is a tale of a wise father, as well as of a clever son. The combination is rare.

Away back in 1893, on the banks of the Seine, just outside Paris, a boy of fifteen was busy in a small workshop of his own.

He was building engines. His shop was only a small shed, but he had enough tools and steel to work with. And his two younger brothers helped him.

These engines were not built to sell. The boys were only PLAYING. It was their fun. And every day their father came to the shed to see what they were doing.

He was a rich woollen merchant—their father. He knew nothing of engines, but he knew a lot about boys and how to educate them.

The oldest boy—Louis, was a mechanical genius. He was mad on engines.

When he was five years old, he ran away and went to a railway yard, to see a real engine.

So, his father decided not to send him to college, to stuff him with Latin and Greek and swank.

Instead, he built him a workshop. That

LOUIS RENAULT

proves he was a rare and wonderful father.
✓HE LET HIS SON EDUCATE HIMSELF.

When the boy was twenty, he built his first motor-car and won a race with it. This brought him an order for four cars.

He showed the order to his father and his father gave him £8,000 to build a real factory.

The factory grew. In 1914 there were 18,000 people working in it, all making the famous Renault cars.

During the war, Renault went to the French Government, with the design of a tank. The officials couldn't understand the drawings. They refused his tank.

But Renault was not the sort of man to take "No" for an answer. He built 100. Then he showed one to the Government officials. They were amazed and delighted.

"We want 100," they said. "How soon can you build them?"

"They are already built," said Renault. "I ordered them built when you refused them, a month ago."

The Renault cars are now all over the world. There are 4,300 Renault taxis on the streets of Paris that have been running for 14 years.

Renault, in short, is the Royce of France.

He is beloved by his men. He is now at the head of a great works, covering 120 acres.

And in the middle of this vast works there still stands the little play-workshop that a wise father built for a clever son, thirty-seven years ago.



26—COMMODORE VANDERBILT

THE first great business man that the United States ever produced was Commodore Vanderbilt. The full story of his extraordinary life was recently written by Arthur D. Howden Smith.

Here, for the first time, a great business-builder is shown exactly as he was. This book is a photograph, not a pretty-pretty oil painting.

It tells the true story of the first great business man that the United States ever produced—the founder of American railways.

It shows him with all his uncouthness and his swearing and his fist-fights and his shrewdness and his smashing of competitors.

He was the great-grandfather, I believe, of one of our Duchesses. His descendants are

COMMODORE VANDERBILT

now the gilded pets of New York society. But the writer of this book has not written a smooth tale to please the Vanderbilts of to-day. He has told the blunt truth, for which he deserves our thanks.

Cornelius Vanderbilt—"Corneel" was what people called him, was born near New York in 1794. In blood, he was Dutch.

His father was a poor boatman. Corneel began to earn money when he was six years old. He never went to school. He could write a letter and read a little, if the words were easy.

At 12 he was doing a man's work. At 15 he was a better man than his father or any of the other boatmen. He would take any risk and bring his boat through—a tough little dare-devil of a lad.

At 16 he had a boat of his own. He made his father buy it for him for £20. At the end of the first year he paid back the £20 and gave his mother £200 besides. He loved his mother and no one else.

✓ From the first, he had a business policy. He kept his promises. He was honest. "A feller is a damfool to steal—'taint wuth it," he would say.

✓ He always set a fair price on his work. He would do nothing unless it gave him a profit.

FIFTY-TWO WAYS TO BE RICH

And he paid no attention to what people said of him.

✓ He cared for nothing but his job. In his whole life, he only voted twice, and he likely considered that he had wasted his time. Very likely he had.

✓ He was quick with his fists. He once jumped off his horse and thrashed a prize-fighter who had jeered at him. "No one can stop that boy," said his mother.

✓ At 23, he had three sailing boats and nearly £2,000 in the bank. Then he saw that sailing vessels would soon be out-of-date. He sold his boats and took a job on a steamboat.

✓ At 35, he had £6,000 in the bank. He bought a steamboat of his own. In the first five years, he made a profit of £6,000 a year. At 43, he was worth £150,000, all made by running steamboats.

✓ He had a boyish satisfaction in building and improving things. His greatest joy was to go one better than his competitors. He never wanted a monopoly. Beating his competitors was the joy of his life. The biggest single factor in his success was his willingness to learn.

Then, when he was 69, he began to buy

COMMODORE VANDERBILT

railways. It was a good time to buy. Most of the American railways were bankrupt.

Vanderbilt saw his chance. He bought—bought till he was the Railway King of America.

Then he began to improve the railways. He bought streaks of rust and turned them into railways.

When any young man asked him for the rules of success, he would say :

“All ye have to do is to attend to your own business and go ahead ; and never tell anyone what you’re going to do till you’ve done it.”

He lived to be 83 and he was a fighter till the last day. He had a dozen children. He left them £20,000,000. His last words were :

• “Keep the money together and keep up the name.”

He was an efficient man of the old type. He was not an organizer. He carried his business in his head. He would never read a letter that was more than a page long. He wrote his cheques on scraps of paper. He never lived to see a telephone or a typewriter.

He was a rough man in a rough country. But he was never a destructionist. He was a business-builder. He made his nation richer, as well as himself.

27—THE FOYLE BROTHERS

THE best thing that ever happened to two young London boys, 25 years ago, was when they failed to pass the examinations to enter the Civil Service.

Not knowing at the time what was good for them, they were disappointed. Their names were William A. and Gilbert S. Foyle. Their father was a wholesale grocer in Shoreditch.

The only assets that the two boys had was a lot of old school books. "Might as well sell these," said one of the boys.

They wrote a small advertisement and put it into an educational paper. I don't know the name of the paper or I would make it famous. That was a wonderful creative advertisement. It ought to be framed in gold and hung up in the new big Foyle Building.

It started the two brothers on their career and led to the building up of the largest second-hand book business in the world.

It brought in so many answers that the two boys could have sold their books three times over.

"Why not buy more books and sell them?" they said. They did. The advertisement

THE FOYLE BROTHERS

opened up a market. The boys were quick to make a good use of it.

Their first place of business was their own home. They kept their books in the back kitchen.

Their business grew so rapidly that either the boys or the rest of the family had to move out, so the boys moved.

They hired a small shop in Peckham. They were wise enough to hire it by post, as the oldest brother was only 18.

They hired a small unfurnished room nearby and put a bed in it. They were now launched on the work of their lives.

They cooked their own meals at the back of the shop. They worked nights and Sundays. As for a week-end, they never had one.

In a year or so, they decided to take a plunge. They rented a larger shop in the middle of London, near Charing Cross Road. They paid £60 a year and rates.

They had troubles, of course, which seemed big at the time. Their first shop assistant stole £7 and disappeared.

Their second shop assistant was the right sort. He is with them yet—Tom Gale. He was a Gale that greatly helped them on their way.

FIFTY-TWO WAYS TO BE RICH

To-day the two Foyles have customers all over the world. They receive from 2,000 to 5,000 letters a day, containing orders.

In 1929 they opened a new 6-storey building of their own, with 30,000 square feet of floor space. It will contain a stock of 2,000,000 books. It will have spacious show-rooms and a lecture hall where talks will be given by authors.

Foyle's get some queer letters from people who want books. One English customer wrote as follows :

" Could you introduce me to a book that will serve as a light to bring out the dormant powers which, through ignorance, lie sleeping in the majority of common folk ? "

That was a good letter. It was a testimonial to the value of books. That is what good books do—bring out the dormant powers of their readers.

A letter from India said—" I cannot express my gratitude to you for your unbounded stomach and the display of unselfishness by you for giving me the privilege to advance my money earning."

On the whole, I would say that the Foyles have built up their great business by three things :

- ✓(1) Tireless energy.
(2) The selection of good Managers.
(3) Persistent advertising.

They celebrated the 25th birthday of their firm in 1929.



28—FRED TOBIN

THERE is an English-American named Fred Tobin in an American town who has made a great success selling goods of the highest quality. He sells hams, "sausage, bacon and other meat products.

Tobin is a fanatic on quality. "Distributing cheap goods is not selling," he says. "Our prices are higher than the prices of our competitors, and we don't care who knows it."

He began to work at 16 driving a bakery wagon. Then he took a job in a meat-packing house for less pay. At 20 he was a salesman. And at 31 he had a company of his own.

That was eight years ago. Now he has 325 employees and his sales are £1,300,000 a year. Several of the secrets of his quick success are as follows :

FIFTY-TWO WAYS TO BE RICH

✓ (1) His Managers and head men are all shareholders in his company. He has inspired a spirit of personal loyalty in all his men. "Any one of us would give Tobin his shirt if he asked for it," said one of the men.

(2) All the equipment of the company is first-class. The salesmen drive from shop to shop in 6-cylinder cars and make 45 to 50 calls a day. Deliveries are made in 22 spick-and-span motor-vans.

(3) All possible delays are cut out. A shipping force is on duty all night. Vans leave the warehouse at 10 p.m. for long journeys. A salesman telephones an order from a town 150 miles distant at 6 p.m., and the goods are delivered at 10 a.m. the next day. This is almost instantaneous service. The goods are always fresh.

• (4) The firm spends money freely on advertising, always calling attention to quality and not to price. The firm's slogan is "The Peak of Perfection," and its trade name for its goods is "Arpeako," as the name of the firm is the Rochester Packing Co.

"We believe in the rifle-shot type of advertising rather than the shot-gun type," says Mr. Tobin. "We concentrate on a single item at a time. This booms the sale of

TOM MITTEN

the one article and lifts the other articles with it."

In a word, Tobin has proved that the way to sell high quality goods is to have quality salesmen and to give quality service. The price does not matter as much as most of us think, unless we are selling to poor people.

Quality goods can be sold by a quality firm that stands back of its goods and gives a quick and courteous service.



29—TOM MITTEN

IN 1875 there was a small boy in Brighton by the name of Tom Mitten. He was a strong, hardy, daring boy.

When he was eleven, his father went to live in the States ; and young Tommy was soon at work feeding cows on a farm in Indiana.

He preferred the city to the farm ; and as soon as he was old enough, he went to work on a railroad.

He preferred hard jobs to easy ones, so he soon climbed up to be a Manager.

FIFTY-TWO WAYS TO BE RICH

✓ He was a man's man—a fighter. Whenever there was a labour trouble on that railroad, the Managing Director sent for Tom Mitten to put it down.

At first, Tom Mitten fought the trade unions. But he was a man of sound English sense, and soon he saw the folly of fighting his own employees.

✓ “Fighting is too destructive,” he said. “The bad feelings of a strike last for years. We must have a better way. Suppose we try co-operation.”

He soon learned that almost any strike can be prevented by two things—FIRMNESS and FAIR DEALING.

✓ Most strikes, he found, were caused either by weakness or injustice, on the part of the employers.

In a few years, Tom Mitten became noted as a Manager who never had any labour troubles at all. This reputation made his fortune.

Twelve years ago he was put in charge of the tram system of Philadelphia.

These trams were owned by a private company. It had spent £6,000,000 and was on the edge of bankruptcy.

Its trams were worn out. Its power-houses

were too small. Its workers were discouraged, angry and ashamed of their jobs.

In the previous year the company had lost £200,000. It was unpopular with the public. It had quarrelled with nearly everybody and was in disgrace.

Then came Tom Mitten.

His first act was to have a mass meeting of his men. They met in a great hall at midnight, as tram men are obliged to do.

✓ "Now, men," said he, "we're all in the mire together, you and I, and we have to pull ourselves out.

"This tram system has been a failure. It hasn't treated anybody fairly. The shareholders put in £6,000,000, and they have not had their dividends. The public has had bad service; and you have had low wages.

"Now, I want to know if you'll join me to build up this tram system. It will be a long hard job, but I know we can do it if we all pull together. Will we do it?"

"We will," shouted 3,000 men.

Then they began. They made one improvement after another. They surprised everybody.

In the next ten years, they carried 7,000,000,000 passengers. They reduced the

FIFTY-TWO WAYS TO BE RICH

accidents by 50 per cent. They cut down the fixed charges from 46 per cent. to 23. There were no strikes—no labour troubles of any kind.

In 1928 this tram system made a profit of £600,000. It paid the shareholders 6 per cent.

The workers gave Tom Mitten a banquet. They presented him with a big leather-bound book, filled with their signatures—10,214 signatures. They gave him this book to commemorate ten years without a strike.

They did more than this. They bought 10,214 shares in the company—a share for every worker. They did this to prevent any Director from interfering with the plans of their Chief—Tom Mitten.

✓ To-day this company is, so far as I know, the only one in the world in which every worker is a shareholder.

✓ In this company there is neither Labour nor Capital. There is only a happy, well-paid regiment of 10,000 men, with Tom Mitten in the middle.

✓ The workers get a bonus of 10 per cent. on their wages, for what Tom Mitten calls "super co-operation."

One of them has been elected as a Director

BERNARD H. KROGER

—a man named John McElroy, who started with the company as a labourer in the tram-yard:

✓ This tale shows what one man can do, with courage and friendliness. Also, it shows what might be done with our own shambling tram-systems, if only we could take them away from the bureaucrats and have them run in a sensible capitalistic way.

His favourite recreation was fishing, and unfortunately, it was through this hobby that he came to a tragic death. He was drowned in September, 1929. He was a great leader of men.



30—BERNARD H. KROGER

THERE is a grocer in the United States—Bernard H. Kroger, who has made a great fortune for himself by creating 3,600 grocery stores, in which nothing but goods of the highest quality are sold.

As you very likely know, grocers are at the head of the list in bankruptcy. You will find here the reasons why so many of them fail.

FIFTY-TWO WAYS TO BE RICH

This man Kroger now has a company worth £12,000,000. His sales last year amounted to £32,000,000.

He now has 12,500 employees. He is, perhaps, the most successful grocer in the world. And he does not sell trash.

Kroger was first a door to door salesman for a tea and coffee house. He found that he could sell a customer once but not twice. When he called a second time the door was slammed in his face.

He wanted to know the reason for this. So, he took his own samples and tried them out. He tried his own tea. He tried his own coffee. Then he knew why the women had slammed the doors in his face.

This experience taught him that it is not a wise thing to fool customers. He found that you can sell a new customer on price, but that you cannot sell a customer a second time unless the goods have been right.

He started a small shop of his own. He had only £142 capital. But he had an idea.

His idea was to test all the goods that he bought. When a traveller offered him tinned goods, he made the traveller open the tin. "I want to know what is inside," he said.

All the travellers called him a crank. The

BERNARD H. KROGER

travellers who were selling trash soon learned to leave him alone.

Kroger personally investigated all the goods that he bought, before he would allow them to be put on the shelf. He was able to tell his customers precisely what they were getting.

He is a blunt man. He is very plain spoken. Naturally, the customers found out that they could believe whatever he told them.

His profits increased. He bought a second shop. Then he bought a third. And a fourth. To-day he has 3,600 shops.

He now has a chemical laboratory. He tests all the goods that are offered to him, for purity, cleanliness, quality and flavour.

In a word, he made his shop reliable. He did not sell anything that was deceptive. His one idea was to give his customers good food and to make them come again.

The worst thing a grocer can do, says Kroger, is to try to lower the prices by cheapening the quality. The customers cannot be fooled. They find out at the dinner tables. All that a grocer sells goes into someone's mouth. It is better for the grocer to test his goods than for his customers to test them.

Kroger, in fact, regards himself as the buy-

ing agent of his customers. If he buys well, then he will keep his customers. But if he buys badly, or carelessly, then he will lose his customers.

He has found out that while women will run here and there to get lower prices, they will refuse to buy any goods which they have tried and disliked. Eventually, the shop which gives them the kind of goods they like, at a fair price, is the shop that secures their permanent trade.



31—WILLIAM LIVINGSTONE

THIS is the tale of little Bill Livingstone and how he became the head of the largest shipping organization in the world.

To-day he is eighty-one—Mr. William Livingstone; and he sits in his Detroit office as the President of the Lake Carriers' Association, which consists of all the companies who own ships on the Great Lakes of America.

Also, he is President of a Savings Bank, which has £9,000,000 in deposits. He is known and honoured in all the ports of the world.

WILLIAM LIVINGSTONE

Yet he was born in a tiny cottage in Dundas, Canada: His father was a ship's carpenter. He never, at any time, had any advantages or special opportunities.

His father was a cousin of David Livingstone, the famous explorer. He was a Scot, but that was the only heritage he had.

Little Bill Livingstone began to work when he was twelve. He ran errands for a grocer. He sold newspapers. He got up at 4 o'clock in the morning and worked 4 hours before school-time.

At 17 he went in a railway shop and worked for 2/- a day. Even with this little wage, he saved some money.

At 20 he started a small shop, selling ship's stores. Also, he fell in love and married.

At 25 he owned six tugs. He became a pilot and ran one of his own tugs.

He became a dealer in firewood and brought the wood to Detroit in his own boats.

Then he went into the lumber business. One thing led to another, and he always invested his money in the business that he understood.

In 1873 there was a slump in business and his fortune was very nearly swept away. He

FIFTY-TWO WAYS TO BE RICH

had to work doubly hard for three years to regain his losses.

He began to buy ships, and eventually became the foremost shipping man in either Canada or the States.

Then he started a bank, to teach people to save. He kept on till he had £9,000,000 in deposits, and until he was elected President of the "American Bankers' Association."

He rose to the top in two professions—a most amazing record.

"I have lived a long time," said Mr. Livingstone, "and people are kind enough to say that I have accomplished many things.

"They don't look very impressive to me, but such as they are, they are almost wholly due to the fact that I have never been tempted to try the SHORT-CUT to any goal.

"It is not inspiration but PREPARATION that counts. The man who rises to an emergency is the man who has fitted himself to do so by years of study and hard work.

"I've been studying business and human beings for more than sixty years, and I've never yet seen anything worth while that was done on the spur of the moment.

"The man who expects to win in business

ROBERT GAIR

without self-denial and study and observation, stands no more chance than a prize-fighter would, who went into a fight without any training or any preparation.

“The secret of any sort of success, if there be a secret, is in STUDY AND PERSISTENT EFFORT.”



32—ROBERT GAIR

NOT many people have heard the adventurous story of Robert Gair—the Scot who taught manufacturers to sell goods in pretty packages.

Robert Gair is still alive and at work. He is eighty-nine—not out. And last year more than £250,000,000 of merchandise was carried in his packages and boxes.

He has five large mills, making paper-board—1,000 tons a day. He controls the whole process of manufacture, from wood pulp to printing.

He stands to-day, a fine old business gentleman, at the head of his trade. He was the first to make pasteboard boxes by machinery, and

he is to-day the largest manufacturer of containers.

Most wonderful of all—he has carried on business for fifty years without borrowing one penny from a bank.

Robert Gair first opened his eyes in Edinburgh. That was in 1840.

His father lost all his money by endorsing a friend's note, and went to New York to start over again.

Young Robert left school at the age of eleven to help in the support of the family.

At 12 he set out from Glasgow, in a small sailing vessel, to join his father. The trip at that time was not a trifle of six days. It was eleven weeks.

When he was 21, the Civil War broke out. Robert enlisted, fought all through the war and rose to be a Captain.

He regularly sent his pay back to his mother. She, being a wise woman, put it all in the bank, and when Robert came home, at the end of the war, she presented him with £1,200. This money gave him his start as a manufacturer.

He began in a loft, as a paper jobber. Soon he was offered a job as Manager of a firm that

made paper boxes. He became partner, then owner.

One day, a foreman came to him and reported that a job of 30,000 bags was spoiled. A brass rule had cut through the paper and destroyed the bags.

This was a heavy loss, but it was THE BEGINNING OF HIS SUCCESS.

It gave him a new idea—why not make a sharp, curved edge on a steel rule and use it to cut the cardboard, instead of using dies?

He did this. At once he found he could cut 200 boxes at a time, instead of 8.

This discovery made his fortune. He turned a heavy loss into the greatest success of his life.

Later, he began to put decorative labels on his boxes. He made paper boxes that were pretty as well as cheap.

Then he sent salesmen out to convince manufacturers that the best way to sell groceries was in neat, handsome packages, not in big canvas bags and barrels.

He succeeded. He changed the whole nature of merchandising.

He taught the world the one right way to present goods to the public. He created the

habit of selling goods in pretty boxes.

He now makes his own cardboard, ink, glue and machinery. And he produced last year one quarter of all the cardboard boxes that were used in the United States.

He is a wise old man—*this Robert Gair*. Here are a few of his sayings :

✓ “If selfishness is a man’s beacon, he is hopeless.”

✓ “When a man feels he is right, he can surmount the most incredible difficulties.”

✓ “A man’s principal asset is his loyal, trained working force. It is the men behind the guns who save the community.”

✓ “A man’s strength is almost unbelievable, when it is exerted to the utmost. In the army I have seen a man outlast ten mules—when he had a head and played a man’s part.”

✓ “One thing that has governed all my business is the long pull and the steady pull ; there is more stability and surer success in building up business that way than in taking big chances and short cuts.”

ELIHU BURRITT

33—ELIHU BURRITT

THIS is the story of a man who was not a money-maker. Yet he was rich. In his own way he was one of the most successful men who has ever lived.

His name is Elihu Burritt—"the Learned Blacksmith."

He taught himself over fifty languages, and became one of the ablest lecturers of his generation.

He never made much money; but he made HIMSELF. He did not acquire property; but he did acquire fame.

His name is in every encyclopædia, and his career has inspired thousands in many countries.

Elihu Burritt was born of English parents in a small town in Connecticut. His father was poor in money, but rich in children. He had ten. Elihu was the youngest.

They struggled against poverty on a little farm. Sometimes they got the best of the struggle, but usually poverty did.

When Elihu was sixteen, his father died. The home was broken up, and Elihu became an apprentice to a nearby blacksmith.

He was a shy boy—fonder of books than people. Once, when his mother was having company, she found him hiding in the cellar.

There was a small library in the town, and he devoured every book in it. He was passionately fond of reading. His brain had a hunger for knowledge.

He worked at the forge ten hours a day—sometimes twelve. But while he was blowing the bellows he was snatching a glance at a book.

He was especially good at mental arithmetic. He loved brain-twisters. Here, for instance, is one that he worked out without the use of a pencil :

“How many yards of cloth, three feet wide, cut into strips an inch wide and allowing half an inch at each end for the lap, would it require to reach from the centre of the earth to the surface ; and how much would it cost at 1/- a yard.”

When he was eighteen, an elder brother came back from college and brought some Latin books. Young Elihu seized on these, and studied them at the forge.

To his delight, he found that he could learn languages easily. They seemed to be exactly what his peculiar brain wanted.

ELIHU BURRITT

When he was twenty-two, he left the forge and became a travelling salesman. He saved a bit of money and started a small grocery shop. He kept it going for two years. Then came a commercial panic, and he lost everything.

As a grocer he was a failure. He would weigh potatoes and sugar with one hand, while he held fast to a French grammar with the other.

Not knowing what else to do, he went back to the blacksmith shop, and spent five years forging and studying.

By this time he had become a master of many languages. He had gone from Latin to Greek, then to Spanish and French, and Russian and Hebrew, and German and Syriac, and Polish and Bohemian, and Danish and Gaelic and Icelandic.

He had never been to college. No one had helped him. In the end he learned fifty languages without any help, except from books.

By the time he was thirty-five he had become quite famous. He was called the "Learned Blacksmith."

He was asked to deliver lectures, and he prepared a lecture on "Application and Genius." He maintained that there was no such thing as genius.

FIFTY-TWO WAYS TO BE RICH

✓ "The secret of genius," he said, "is hard work—keeping at it until you succeed."

He delivered this lecture sixty times in one winter. Then he went back to his forge.

At forty he became a devoted student of geography. This convinced him that no nation could stand alone, and he became an advocate of peace.

He was one of the founders of the international peace movement, and he spent the last twenty-five years of his life in exposing the horrors of war.

Once he came to England, and spent a summer in lecturing against war and all manner of militarism.

✓ He advocated a "League of Nations" before President Wilson was born. He organised peace congresses, and he spoke to every delegate in his own language. He helped to cheapen postal rates between Britain and America.

He taught the folly and expense of war. If Europe had remembered his teachings, there would have been no Kaiser and no Armageddon.

He spent all his earnings on books and reforms. He never married. He lived with his sister and her daughters.

HERMAN NELSON

At sixty-nine he died, without any property except a small farm. But in true happiness and social service he was one of the world's richest millionaires. As long as books last his name will be known from generation to generation.



34—HERMAN NELSON

THERE is a business man named Herman Nelson, who is at the head of a £100,000 company which pays £14,000 a year in dividends.

He sells central heating equipment. He started his own company about twenty years ago.

The most interesting fact about Mr. Nelson is this—he failed five times before he succeeded.

✓ He believed that if at first you don't succeed, you must try, try again.

At 14 he went to work in a coal yard for 12/- a week. His parents were poor and he gave 8/- a week to his mother.

At 18 he went to work for a lumber company as a book-keeper. Nobody paid any attention to him, so he found another job selling lumber.

FIFTY-TWO WAYS TO BE RICH

This offered him no chance of promotion, so he and a friend bought a book-shop. This made such small profits that he soon sold it, and became a salesman for a factory that made plumbing equipment.

Here he did well, but his firm refused to promote him or to offer him any future.

So, at 33, he and a couple of friends put £1,200 together and bought the patents for a new kind of central heating furnace.

This was his sixth attempt to become a successful business man, and this time he did not fail. He and his two friends are now worth £100,000.

He has several original ideas in selling his goods. He gives every one of his salesmen a definite territory. Then he credits and debits him.

He pays the salesman a commission on all the business coming from that territory, and he charges the salesman with all special expenses on that territory.

He puts every salesman on his own, in a way, credits them with gains and debits them with losses.

"There are three things," he says, "that he wants to know about every one of his salesmen:

ALFRED GILBERT

(1) How does he stand with regard to the amount of his sales?

(2) Does he owe the firm, or does the firm owe him?

(3) Is he earning enough money to make him happy and ambitious?

Mr. Nelson never forgets that he had five employers who did not appreciate him. For this reason he does his best to appreciate his own salesmen and give them every chance to make more and more money.



35—ALFRED GILBERT

NEARLY twenty years ago, at the Olympic games in London, Queen Alexandra presented a gold medal to a lad named Alfred Gilbert. He had broken the world's record for pole vaulting.

Young Gilbert was one of the best athletes that America has ever produced. He won more than 300 cups and medals. He was a champion wrestler, too, although he was not much heavier than Jimmy Wilde.

FIFTY-TWO WAYS TO BE RICH

Since that proud day in London, he has built up one of the largest toy factories in the world. He is now the champion toy-maker.

All told, in the last ten years, that lad has made a profit of £290,000 in the toy business. Better still, he has become a great EDUCATOR OF BOYS, second only, perhaps, to Baden-Powell.

A. C. Gilbert was born in a tiny village in a wild part of the Western States, in a remote part called Idaho. His father was an English-American, an intelligent man of moderate means.

When A. C. was eight years old he was a puny boy. He was thin, frail, and small for his age. But his father encouraged him to be strong and taught him to play games.

At first, the boy's ambition was to be a magician. He became very clever at card-tricks and sleight-of-hand.

One day the famous magician Herrman came to town. At his performance he asked for a boy to help him. Young A. C. dashed up.

After doing several tricks, Herrman said to the boy, "Now, suppose you show the audience how easy it is to do these things."

"All right," said the boy; and he proceeded

ALFRED GILBERT

to do half-a-dozen tricks of his own, to the great amazement of Herrman and the audience.

Herrman was so pleased with the lad's skill that he gave him a series of lessons in the art of magic.

At sixteen young Gilbert went to work as a farm labourer, to earn money for a college training. He worked his way through Yale University, and won the cup as the best all-round athlete.

Then he went to a medical college and graduated as a doctor, but he never had a patient. By this time he was keen on having a workshop, to make toys and sleight-of-hand apparatus.

So, after spending seven years at college, he started life as a mechanic in overalls, to the disappointment of his father and all his friends. The fact is, that while he was at college he became possessed of a great IDEAL.

“I want to make a new kind of toys,” he said. “I want to educate boys by play—to make them think and invent in their sports.”

He had saved up £400, which he earned as a magician. This was his first capital. He started his tiny factory to make **CLEVER TOYS FOR BOYS**.

He made the “**ERECTOR**” toy, which is now

FIFTY-TWO WAYS TO BE RICH

sold all over the world. He made tool chests, with as many as fifty tools. He made scooters that could be changed into waggons, and electrical sets and weather bureau apparatus and chemistry outfits.

He did not make dolls nor toy soldiers and drums nor rattles nor any such nonsense. He only made toys that made boys THINK. All Gilbert's toys are BRAIN-TOYS.

He started a magazine for boys, which now has a circulation of 75,000.

Then, several years ago, he founded the Gilbert Engineering Institute for Boys. It offers boys regular courses of study; and awards three degrees:

- (1) GILBERT ENGINEER.
- (2) GILBERT EXPERT ENGINEER.
- (3) GILBERT MASTER ENGINEER.

Every boy who wins a third degree is given a gold watch.

Gilbert has trained thousands of boys to be wireless operators. Every day at 4 p.m. wireless messages are sent out from the Gilbert factory and received by the boy operators.

"The greatest thing in the world," he says, "is an ideal. Without ideals, no business can ever grow, and become permanent."

DON SIMON PATINO

36—DON SIMON PATINO

THE rise in the price of tin has brought more wealth to Senor Don Simon Patino—the famous “Tin King” of Bolivia.

His income during the war was about £1,000,000 a year. He is at present the Minister of Bolivia at the Spanish Court in Madrid.

About 25 years ago, Patino was a shop assistant in a small German store at Orure—a town high up in the Andes, 12 thousand feet above sea level.

It was one of Patino's duties to collect the bad debts. This is no small job in Bolivia.

Several miles away there was a small mining village called Unvia; and a man in this village owed the German shopkeeper £17.

Patino was sent to collect the debt. The German gave him harsh orders. “If you come back with nothing, I will discharge you,” he said to Patino.

Patino went, heavy-hearted. The debtor had no money. “But I cannot go back without anything,” said Patino, “or I will be discharged.”

FIFTY-TWO WAYS TO BE RICH

"Well," said the debtor, "I will give you the deed of a tin mine."

Patino took the deed and gave the debtor a receipt for £17.

His German employer was furious. "You dare bring me a worthless tin mine," he shouted. "There is no tin in that place. I will punish you. I will make you keep that tin mine yourself and I will take the £17 out of your wages."

So, poor Patino, against his will, found himself the owner of what was called a tin mine. It was nothing more than a few acres of rough ground, with a few holes dug in it.

Patino bought some mining tools and dynamite and sadly went to work on his mine.

He dug and blasted away very dejectedly. Then, to his amazement, he found that he was on top of the most wonderful "pipe" of sulphide of tin that the world has ever known.

He was rich. Soon, his income was £1,500 a day—£17 every five minutes.

What the German shopkeeper said, when he heard the news, is not recorded.

Patino is now enormously rich, and his wealth has not spoiled him. He spends most of his money on the improvement of Bolivia.

DR. JOHN HARVEY KELLOGG

His success teaches us this—if you have a bit of bad luck, pick it up and go on with it.

Carry on bravely, no matter what your prospects are, and you may change your luck. Patino did.



37—DR. JOHN HARVEY KELLOGG

SO far as I can learn, the most efficient doctor in the world was Dr. John Harvey Kellogg, the owner of the famous Battle Creek Sanitarium, in America.

Dr. Kellogg was a descendant of John Kellak, who came to England with William the Conqueror, 900 years ago.

He was very likely the richest doctor in the world, too, as he made a fortune out of prepared foods.

He always was, in fact, much more of a business man and an educator than a doctor.

He was always an INDEPENDENT THINKER, who dared to work out his own ideas and who had the ability to make them succeed.

The story of his life is a fairy tale of a poor boy who set out in life to follow an ideal.

FIFTY-TWO WAYS TO BE RICH

He was born on a small stony farm.

When he was fourteen, he became the teacher of the village school.

He was an ardent reader of good books. His favourite author was Seneca; and he was deeply impressed with this sentence of Seneca's—"SEEK TRUTH AND DO GOOD."

This young lad of fourteen, without money or education, teaching a dozen children in a tiny log school-house, adopted this saying as the motto of his life—"SEEK TRUTH AND DO GOOD."

At that time, he was a weakly boy. He was consumptive. His parents were sure he would never grow up.

So, young Johnnie Kellogg set out to "Seek Truth" in the matter of health. He studied his body. He went to a medical college and became a doctor.

He cured himself of consumption by sleeping in the open air. For FIFTY-FIVE YEARS HE SLEPT OUTDOORS, as Leverhulme did. He slept, not in a porch or on a verandah, but right outside under the stars. Often, in the winter, he woke up to find his sleeping-bag covered with snow.

Also, for fifty-five years he lived on grains,

DR. JOHN HARVEY KELLOGG

fruits, and vegetables. He had only two meals a day.

He believed that the main cause of illness is the production of bacteria in the large intestine; and he thought that meat is the cause of most of the bacteria.

Dr. Kellogg studied food for years. He prepared the first bills of fare on the calories system. He studied the books of Sylvester Graham, the inventor of Graham bread.

He originated a new sort of breakfast food—flakes of crushed wheat and maize, all cooked and ready for use.

At the same time, he discovered the magic of advertising, and in a few years he made a fortune.

Then, when he had plenty of money, he built a most wonderful Temple of Health—the Battle Creek Sanitarium.

This institution has now 1,500 doctors and nurses, and it has treated more than 145,000 people.

It is a dream come true. It is the most famous of all American hospitals. It is entirely self-supporting, as all hospitals ought to be; and it takes many free patients, too.

Dr. Kellogg's hobby was children, and he adopted forty-two little homeless waifs and

building bigger without putting any weight on the present building and without interrupting your work. It will cost you a bit more than usual, but it can be done."

Then he did something which has never been done before, so far as I know. He put five new storeys on top, and supported them by hanging them from trusses in the roof.

Talk about "The Hanging Gardens of Babylon"! Maybe they hung and, maybe they didn't. But Barber's five storeys were actually **SUSPENDED** over the old building.

* The building is now 10 storeys high. The lower five storeys stand on the ground, but the upper five are suspended from eight pillars of concrete and steel.

Barber thus built a 5-storey building on top of another 5-storey building, and the top one does not rest on the lower one.

A house can be made fireproof, Mr. Barber says, and very nearly repair-proof. He has built houses without woodwork which only cost one per cent. a year for repairs. The usual cost of repairs is three per cent. a year.

In general, Mr. Barber follows two principles:

- (1) Use indestructible materials.

EDWARD EVANS

(2) Fit the building into its environment by using materials near by.

He has always been an enthusiast and his keenness has never abated. He will build as long as he lives.

"What more can a man ask of his job," he says, "than that it should :

✓ "Give him a living.

✓ "Offer a chance for service.

✓ "Be always inspiring.

✓ "And call for new ideas, new knowledge and new growth?"



39—EDWARD EVANS

MOST of us think we have troubles. Many of us pity ourselves. But if you want to know what real trouble is, read this tale of a Welshman called Edward Evans.

He is well known in Great Britain, is Evans. In 1900 he came over here on a cattle steamer. In 1904 he came over to study at the British Museum; and recently he came over as a millionaire—the greatest authority on loading and shipping motor vehicles.

FIFTY-TWO WAYS TO BE RICH

His patented "blocks" for loading motor-cars have saved probably £12,000,000 to manufacturers.

Evans, in his factory at Detroit, turns out blocks and crates by the million.

He has reduced the average cost for damaged-in-transit claims from 20/- per motor to less than 2/-. And he can load 20 per cent. more motors on a train.

That's his SUCCESS. Now have a look at his troubles and his preliminary failures.

First, his father, who had been a rich journalist, suddenly lost all his money, when young Edward was 13 years old.

The young lad struck out for himself and worked in a grocery shop for 12/- a week.

He grew up to be a competent salesman. When he was 36, he was earning £4,000 a year.

Then he endorsed a note for a friend and his bank smashed. In a day or two he was left penniless.

But this wasn't the worst. A plague of boils broke out all over his body.

Worse still, they struck inwards, and nearly killed him. Five doctors had a conference over him and told him he had only two weeks to live.

This tragic bit of news bucked him up. He knew the worst. So he stopped worrying and began to get well.

He began to sell loading blocks for motor-cars. In a year he was making £280 a month. Soon, he built his own factory and began to make blocks and crates. He now owns forests in Canada. He is happily married and has twin boys.

Ten years ago he was given up to die. To-day he has everything—fortune, health, family, life, and personal character. He will probably outlive all those five doctors.

The secret of his success, he believes, is in finding out the facts about your job and working at it with intelligence as well as energy.

He never goes into a new enterprise without first reading every book he can buy on the subject.

40—GEORGE LEE

As this book may be bought by many Sales Managers, and as some of them may wish to know how they, too, may have an adventure

FIFTY-TWO WAYS TO BE RICH

that will greatly increase their salaries, here is the unique story of a Sales Manager who leaped from his desk, went out on the road and beat all his travellers, except one, in the selling of goods.

The name of this 100 per cent. Sales Manager is George Lee. His firm sells Protectographs. But it was not selling enough to satisfy George Lee.

He had 450 travellers. They travelled more than they sold, as many travellers do.

For 13 years George Lee sat at his desk and gave instructions to his salesmen. He knew that they could sell more if they put their backs into the job, but he couldn't prove it.

The salesmen had all manner of good excuses and alibis. There was strong competition to overcome and all that.

One day George Lee lost patience and had a great idea. He called all his travellers into Conference. Then he flung down his challenge to them.

"I can outsell any man on this sales force," he said. "I'll go on the road for a week and prove it."

So, he left his desk to look after itself and went on the road for a week. During this week he made 75 calls and sold 22 Protecto-

RICHARD FEISS

graphs. He beat all his salesmen except one, who sold as many as he did. He sold one machine every $2\frac{1}{2}$ hours. That establishes a new record.

This feat amazed his travellers. Most of them had been content to make one sale a day. This was incredible salesmanship.

What was the final result? The travellers were all inspired to do better. They now had a real leader—a pace-maker.

They determined to "beat the Chief." The following week one traveller sold 27. A week later another traveller sold 29. The factory has had to be speeded up to keep pace with the lively travellers.

That Sales Manager was a good sport. He dared to bet on himself and to match himself against his travellers.

What Sales Manager will be the first to follow his example and have a week's contest on the road with his own men?



41—RICHARD FEISS

THIS story begins in 1904. It begins with a young lawyer of twenty-six, named Richard Feiss.

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He had opened a law office in New York, but the law was too slow for him.

He sat at his desk for a few weeks and waited for clients, but waiting didn't suit him.

Presently, he began to act as his father's business agent. His father had a clothing factory in Cleveland—one of the usual sort, not notable in any way.

Soon he became more interested in the clothing business than he was in law. He wrote and asked his father—"Can I come home and go in the factory?"

His father, being a wise man, answered: "Yes, if you begin at the bottom. You'll get no favours. Very likely you'll be treated worse than anyone else."

The son came home. He went to work in the factory at 6.30 a.m., and his wages were £3 a week.

He was a short, stout, jovial young man, with friendly eyes and a strong chin. He felt at the time that his father was too severe, but he stuck to his job.

At twenty-seven he wanted to get married, but his father said—"No, you will not marry. You must first prove your ability to earn money and to take care of it."

RICHARD FEISS

So, young Richard had to forget his college education and work harder than ever. He laboured for ten hours a day as a sewing-machine operator.

He worked in the stock, sample and shipping rooms. He was sent out as a traveller. Then, when he was twenty-nine, he was promoted and given a large enough salary so that he could get married. Three years later he became general manager.

For the last ten years he has been the active head of the business. His father retired and is now living quietly at the age of seventy-three.

What did the young lawyer do first? He started to make war on GUESSWORK and PLANLESSNESS.

"Why cannot industrial management be developed into a profession?" he asked.

He heard of Frederick W. Taylor, the founder of Efficiency, and went to see him. Taylor continued to advise him for several years.

Next, he put a stop to the usual habit of blaming the workers. "The Management is responsible for everything," said the young lawyer, "and it must face its duties and stop blaming."

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He organized an Employment Department, to educate and protect the workers as well as to hire them. By this means, he reduced the labour turnover from 150 to 33 per cent.

He abolished the word "AUTHORITY," which was a strange act for a lawyer to do. He put the word INSTRUCTION in its place.

"Our business as managers," he said, "is to TEACH, not to give orders and opinions."

He organized a system of PLANNING, and later a progress system, so that the work would flow without clogging through the factory.

He made studies of the operations and discovered many better ways of working.

In four years, he had reduced the hours from fifty-four per week to forty-three and at the same time he had increased the wages 40 per cent. and the output 43 per cent.

He established a standard day's work for each worker. When a worker has finished his quota of work he can go home.

The best workers go home earliest. There is no closing whistle. Most workers start at 7.30 and are out by 4.30. Saturday is a full holiday for all except the slow workers who want to make up their wages by overtime.

RICHARD FEISS

Every worker has the right to remain after 4.30 and learn a new operation at the company's expense. Most workers are now skilled in from two to ten operations, and can be moved about in case of a rush of work in any department.

Richard Feiss is a great believer in bonuses. He pays no less than six, as follows :

(1) PRODUCTION BONUS, now being made by about seven-tenths of the workers.

(2) QUALITY BONUS of 10 per cent.

(3) ATTENDANCE BONUS for every full, consecutive day of work.

(4) EXCUSE BONUS, which is an allowance made for illness or accident.

(5) SERVICE BONUS, amounting to 1/- a week for each year of service. A girl who has been with the firm for four years, for instance, gets 4/- a week extra.

(6) NOTICE BONUS, which means that if a worker intends to leave and gives six weeks' notice, he will receive a full week's pay as a bonus. This notice gives the firm time to replace him or to persuade him to remain.

There are 600 workers, mostly women and girls, and they are very contented. There have been no strikes in the past ten years

and to-day a strike is quite unthinkable.

The main question, so Richard Feiss says, is—how can you arrange matters so that Mary likes her job?

Everything depends on how Mary feels about it. If she likes her job, all is well and your plan of production is carried out. But if she does NOT like her job, then your plan is broken up.

Mary is a bundle of motives, says Feiss. Most of all, she wants money; but she wants fun, too, and friendliness and fair treatment.

After lunch every day they PLAY. Everybody plays—directors, managers, workers, visitors—everybody.

One day it is a tug-of-war. Another day it is a ball game, or a race, or a concert.

As for Feiss himself, you can see him in the middle of the sports, coatless, hatless, and breathless—the heartiest laughter of the lot.

This CLOTHCRAFT SHOP has no Labour problem. It has solved it. It has wiped out class feeling and class war!

And all this has been accomplished by a young lawyer who had the courage to find out the right methods of production and management and to put them into or

42—WALTER HICKS

THERE is one blind man in the world—one, at least, who does not pity himself and waste his life in wishing.

His name is Walter Hicks. Yes, he is English, but he is now living in Brooklyn, in America.

He is 39 only, but he is at the head of a big rag-and-waste-paper firm, which maintains a buyer in Great Britain.

He is rich; happy, respected and well satisfied with his life.

He has a wife and three children, whom he has never seen; and he is the jolliest of the lot.

He wasn't born blind. He had good sight until he was 15.

Then, one dark night, he was riding his bicycle along a country road and collided with a waggon. The shaft put his eyes out.

For a year he lay helpless and beaten. He felt utterly useless. His light had been put out for ever. He was done for.

But his father cheered him up. For an hour or two every night, his father would read to him, usually from Dickens and Green's *English History*.

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Presently, his energy and ambition came back. "I must earn some money," he said.

He hired a small boy to lead him about, and he began to take orders for tea and coffee. He did well. He began to sell wholesale.

At 17 he was earning £4 a week.

At 21 he had saved £1,000.

At 24 he became a partner in his father's business—dealing in flax, jute, rags, cotton, linen, silk, wool and paper waste.

At 33 his father died and he became the head of the business.

That was 6 years ago. Since then, he has made the business 4 times bigger than it was.

His blindness has developed his memory; and he is at his office every day, in full charge of a large business.

"There is always a plus and a minus," he said. "If a man has his eyesight, he probably lacks something else.

"There are things that are more important than eyesight, such as the ability to do a thing thoroughly.

"The trouble with too many blind people is that they feel sorry for themselves, and they don't cultivate outside interests. I tell all my

FRANK FURST

blind friends—‘ Get out of yourselves, and do something ’.”

There ! If you have been making yourself soppy with self-pity, you had better think of Walter Hicks—blind as a bat, yet rich and happy as a lark. He has solved the problem of Success and Happiness, in spite of an awful handicap, such as you and I have never had. .



43—FRANK FURST

EVERY British contractor has heard of Frank Furst—the contractor who constructs new beaches at the seaside and who is now draining the Everglades in Florida.

Frank Furst is a German, by parentage, and he is one of the best and noblest men whom I have ever heard of.

He was taken to America by his parents when he was 2 years old. His father was a workman who did not believe in Kaiserism. He fled to America in 1850 so that his sons would not be compelled to fight for the Emperor.

I believe that I met Frank Furst years ago in Baltimore, where he now lives—a big, six-

footer of a man, with a shrewd, kind face and a rather shy manner.

He is now 81 and still at work. He is draining the Everglades, which are very much like our "Broads," near Norwich. Already, he has rescued 2,000,000 acres of rich land from the sea.

The one thing that Frank Furst likes most to do is to make more land. He has been doing this kind of work for over half a century.

Also, he likes making MEN as well as land. He has lent a helping hand to hundreds of men whose lives had been broken.

Any man, who has had a run of bad luck, can walk into Frank Furst's office and tell his tale. If his tale is not true, he will soon be found out. But if he is a real man, who lacks nothing but a fair chance, Frank Furst will put a heart into him, thrust a fiver in his pocket and give him a job.

Until a few years ago, Furst was the head of a big contracting company. When he resigned, the Directors voted him £5,000, just to show their appreciation of his services.

"Many thanks," he said, "but I don't need the money. I have all that I can ever use, and more."

A remarkable man, you see. First he

FIFTY-TWO WAYS TO BE RICH

Every year, for instance, Furst goes to several Schools for Boys, and asks to see the clever boys whose parents are poor. Then he takes these boys into his company and becomes a second father to them.

"None of my boys has gone wrong," he says. "I trusted them and they have all proved honest and competent. Some of them to-day are high up in the world of business and finance." A big man—this Frank Furst, one of God's best.



44—FRANK H. DAVIS

THERE is a man called Frank H. Davis, who is the Manager of 8,000 Insurance Salesmen. He is also Vice-President of his Company and one of the foremost insurance men in the world. (Never mind what company. This is not an advertisement.)

Yet, 12 years ago, this man was out of a job. He had no money—no skill—no experience that was of any value.

When he was 29, he had never been out of his own county. He had drifted from job to job and hadn't done well at anything.

He had been a farm-boy, a school teacher, a canvasser and a clerk.

He was an ordinary big chap, over 6 feet high and weighing 16 stone—a good-natured, likeable, easy-going, big chap with brown eyes and a bald head.

Up to 29, he was a failure, or at least a drifter. He had done nothing worth while and he had no reason to regard himself as a man of any special ability.

THEN HE WOKE UP.

That is a thing that few men ever do, not until after death, at any rate ; so when Davis woke up, he at once began to plan his life and get busy.

The thought flashed on his mind that he must stop drifting and have a PLAN. He must analyze himself and find out what he could do best.

So he took himself to pieces and he found only two abilities or assets :

(1) An aptitude for selling.

(2) An intense interest in all kinds of people.

" Plainly," he thought, " I must sell something to people, but what shall I sell ? "

Then he asked himself : " What do I most believe in ? What has done me most good ? "

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What can I recommend earnestly to others?"

In a flash the answer came—INSURANCE.

His father had been accidentally killed by the discharge of a rifle. He had left a policy of £1,500, and this had saved the family from poverty.

"The man who sold that policy to my father," thought Davis, "was the best friend that my mother and I ever had."

At once he applied for a position as insurance canvasser and got it. For three weeks, he did not write a single policy, because he knew so little about insurance.

Then he studied insurance. He studied day and night until he could answer the questions that people asked him.

His company had 2,000 salesmen and it offered a prize to the one who could write the greatest number of policies in one month.

Davis saw his chance. He worked day and night. He broke all records. He won the prize and £200 of bonus money besides. He was now wide awake and on the ladder climbing upwards.

He resigned and applied for a harder job with one of the largest insurance companies.

"Give me the most unproductive territory

you have," he asked, "and give me a free hand in building up my own organization."

The Company took him on and gave him what he asked. He took the worst district and increased sales from £300,000 to £600,000 in one year. The second year he did £1,000,000.

Then he was given another hard territory. In 5 years he increased sales from £1,200,000 to £6,000,000.

Then he was called to the home office and made Vice-President and put in control of all the 8,000 salesmen of the Company. HE HAD DONE ALL THIS IN NINE YEARS.

His chief ability seems to be his persuasive earnestness and his magnetism as a speaker. He can literally set an audience of salesmen on fire.

He has not been spoiled by his fame and fortune. He is still a simple, jovial, friendly big chap, who plunges through difficulties with a hearty laugh and a "Cheerio." He inspires his salesmen with pride in their profession.

"If you don't think you're in the best business in the world," he says, "I don't want you to work for us."

"No man can succeed unless he believes in his job with his whole heart."

FIFTY-TWO WAYS TO BE RICH

"If you're unable to get thrilled over the prospect of human service—if you don't appreciate the value to this nation of a well-managed insurance company, then it's useless to waste your time and mine."

Davis is a fighter, too, if he comes across a man who needs to be fought. Once, he was trying to sell a policy to a man who treated the matter in an offensive bantering way.

"Why should I leave a big insurance cheque to my wife?" asked the man, "when very likely she will marry again, and some ne'er-do-well will squander my money."

"If you leave your wife enough money," replied Davis, "she won't be compelled to marry a ne'er-do-well the SECOND TIME."

"What's that? Do you mean to say I'm a ne'er-do-well?" shouted the man, full of rage.

"Any man who talks like you do about his wife certainly has the characteristics of one," said Davis calmly.

The man subsided, and in a few minutes signed the application form.

As a Sales Manager, Davis has a definite plan for handling his men. He first makes sure that they have enthusiasm and vision and

WILLIAM LARKINS

courage—these are the three great qualities of salesmanship, he says. Then he leaves them alone as to details.

“ I even let my men fix their own quotas,” he says. “ I find that 9 men out of 10, when placed on their honour, will shoulder a bigger pack than you would ever think of putting on their backs.”



45—WILLIAM LARKINS

WILLIAM LARKINS is a steeplejack. As he is the most successful steeplejack in Great Britain, he deserves a place in this book of winners.

He has been steeplejacking for thirty years. Few of us would care to do once what he has done a hundred times.

One secret of his success is that he is half Scottish and half Irish. He combines caution with courage. This is a combination that would make a *man successful in any line*.

Bill Larkins climbed up a 140-foot chimney when he was seven. His father was a steeplejack and young Bill climbed up to see his

FIFTY-TWO WAYS TO BE RICH

father at work, for which he got a drubbing.

At 17 he set out on his own as a steeplejack and he has been at it ever since. In thirty years he has only had a few bruises.

His greatest climb was up the Nelson Monument. It is hard to climb because of the big cornice, which is always covered with greasy soot.

He has climbed it a number of times. Once he climbed it in $5\frac{1}{2}$ hours, which is a record.

The exact height of the Nelson Monument, he says, is 187 feet. (Whitaker's gives it as 142 feet.) The figure of Nelson himself is over 17 feet high.

Bill Larkins is a non-drinker and non-smoker. That is one reason, he believes, why he has steady nerves.

He has climbed more steeples than any man living. Once, he walked across a narrow board from one high chimney to another.

His most exciting adventure was when he had a struggle with a madman at the top of a chimney. One of his men suddenly went mad. Bill roped him up and lowered him to the ground. That is all in the day's work of a steeplejack. He got no extra pay for it.

He has often been caught up aloft in

WILLIAM LARKINS

thunderstorms; with the lightning flashing around him. And once, during the war, he was up a chimney during a German air-raid.

Too many manufacturers, he says, are careless about their chimneys. Every chimney ought to be inspected every two years by a professional steeplejack.

In building a chimney, there should be 10 feet of solid cement foundation for every 100 feet of height, he says. Too many chimneys are "built on the grass"—as the steeplejacks say.

A chimney can be thrown down in a day, sometimes in an hour. The cost of throwing it is only £20, and it can be thrown in any direction by a skilled steeplejack.

The largest pair of twin chimneys in the world, says Mr. Larkins, are at Chelsea. They belong to the District Railway. More than 2,000,000 bricks were used to build these chimneys.

The most costly chimney, he says, is in Bradford, at the famous Manningham Mills. It was built by the late Lord Masham at a cost of £12,000.

The ablest steeplejacks, he says, are men over 40 years old, not young lads. The main

thing in steeplejacking is to keep cool, whatever happens.

No doubt many a business man would have been greatly improved if he had spent a year as a steeplejack in his younger days.

It would have taught him not to lose his head when things go wrong, and that alone would often save him from selling at a loss and from making unwise decisions, inspired by fear. Many a man, in any line of business, could learn much from William Larkins.



46—LEE WILSON

THERE is a small town called Wilson in the Southern States. It is owned and operated by one man—Mr. Lee Wilson.

This town has no Government. It has no rates. Once a year Mr. Wilson draws a cheque for £2,000 or more, and pays off the yearly deficit.

This town is, perhaps, the most comfortable town of its size in the world. It has a school that cost £35,000. It has electric lights and gas and good sewerage.

LEE WILSON

No one owns his house. Everyone is a tenant. Every house has electric lights, telephone, bathroom and hot and cold water. And every house has a garden and a chicken-

Mr. Wilson lives in his own town himself. He pays £13 a month rent to himself. He has always lived and worked among his employees for the last 30 years. The other tenants pay from £3 to £8 a month.

The town makes its own ice and gas and electric light. It is prosperous and healthy.

As for Mr. Lee Wilson himself, he did not inherit his town, as our English Dukes do. He earned it.

He now owns 60 square miles of land, and a saw-mill worth £50,000, and a box factory worth £25,000, and a shop worth £50,000, and a railway 100 miles long.

Yet, 46 years ago, he was a penniless little orphan. He was working on a farm for 40/- a month and his bed and food.

He thought he was rich, he says, when the farmer paid him his first 40/-.

At 15, he bought an old mule and rented 10 acres of cheap land and set out on his own. At 15! When most boys are running to their

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fathers for a shilling to buy toys and sweets!

At 15, most boys are babies. But at 15, young Lee Wilson was a man. He lived by himself in a shed and cooked his own meals. That's how he started. That was the right way to start a great life.

At the end of his first year as a farmer, he had £10. The second year was better. The fifth year was best of all, for he married the right girl.

At 20, he was farming 280 acres, and he kept on farming for 7 years. Then he stopped farming, in the usual way, and began to THINK. That was when he began to get rich.

He noticed that his land lay on the edge of a vast swamp. He found that he could buy this swamp land for as low as half-a-crown an acre. Also, he found that this swamp could be drained.

So, bit by bit, he bought 40,000 acres of it. And he drained the whole swamp.'

He built his town on his own land, and he now has 2,000 happy co-workers around him.

He is now the father of a big 2,000 family, loved and respected by all his people.

All of which shows what an orphan lad of fifteen can do, if he sets about it.

47—M. B. SKAGGS

THIS is the story of a daring grocer. Daring! Why not? Are not most grocers making small profits because they lack the courage to take a chance and to do big things?

His name is M. B. Skaggs. He is only forty years old, but he owns and manages 357 grocery shops in the western towns of America.

Last year his sales were £5,600,000. He has the reputation of selling more goods per customer than any other grocer does.

He was born poor. His father was a parson with a small salary and a big family—12 children.

At 14, young M. B. Skaggs struck out for himself. He found a job as a boy in a grocery shop, at 6/- a week.

At 19 he started a little shop of his own. For seven years he ran it in the ordinary way.

He didn't make much profit. He made just enough to keep going, as most grocers do.

He did all the usual things. He was in a rut, but he didn't know it until 1915. Then, in a flash, he saw where he was and decided to do something different.

FIFTY-TWO WAYS TO BE RICH

He went to a produce dealer and bought a railway van of peaches. He had very little money, but he promised to send a cheque every night as fast as he sold the peaches.

Then he printed handbills and distributed them all over the town. He was able to quote a very low price.

When the waggon of peaches arrived, there was a crowd of buyers at the station. They bought the fruit on the spot.

Skaggs paid for the peaches and bought three more waggon loads.

Then he bought cabbages by the railway van load. These were big vans—four times as large as English vans.

He soon built up a business of £600 a week.

"If I had more shops," said he, "I could sell more goods."

That is how he came to buy more shops, until to-day he has 357. He soon began to buy fruit by the field and the orchard.

"Customers like big displays," says Skaggs. "Nobody notices a small box with 40 oranges in, but everyone notices 40 cases of oranges."

In a Skaggs shop there is only one counter at the back of the shop, where the goods are weighed and wrapped.

The whole centre of the shop is filled with groceries. There are stacks of package goods and glass-topped barrels, and great pyramids of fruit and vegetables.

Skaggs has taught his customers to buy in larger quantities at a lower price. He doesn't believe in selling quarter pounds of tea and one-sixth of a dozen bananas. He has trained his customers to be wholesalers, instead of buying in a hand to mouth way.

Skaggs loves the fragrance of a bright clean grocery shop. Most of all, he loves the smell of coffee.

One of his orders is that a pound of coffee must be ground every half hour in every one of his shops.

Nearly everyone likes the smell of coffee, he says, and it makes them think of things to eat.

He is not a genius, this man Skaggs. His photo shows him to be an ordinary, strong-faced man with workaday clothes and a cloth cap.

But he dared to do BIG business, instead of small business. That is why he has a turnover of £5,600,000 a year.

HE BUYS MORE THAN HE CAN SELL, AND SELLS IT.

48—WALTER S. GIFFORD

IN 1918, the youngest member of the Inter-Allied Munitions Council was Walter S. Gifford. He was 33 and looked even younger.

If any member of the Council wanted to know "How many?" or "Where is it?" the answer was: "Ask Gifford. He has all the facts."

Gifford is an English-American. His ancestors, far back, were Puritans; and he was born in the old witch-burning town of Salem.

He is now forty-five years old, which is still young enough; and he is the President of the "American Telephone and Telegraph Company"—a vast company that has 340,000 employees and £700,000,000 capital.

In other words, he is now at the head of the vast "Bell System" of telephony, which covers the United States and Canada.

It serves 16,000,000 people. It is more than 20 times bigger than our G.P.O. system of telephony.

So, this 45-year-old man—Walter Gifford—now stands in the same class with Henry Ford and John D. Rockefeller and the Wills family.

He is one of the great financiers of the world

—and yet 20 years ago he was a young pay-roll clerk, with nothing and no one to help him except himself.

He had two hobbies—one was FACTS and the other was FIGURES! That is, perhaps, the secret of his amazing success.

He began as a statistical clerk, and before he had been working six months, he found a way to get the work done with three fewer clerks. This gave him his first promotion.

Gifford says that he learned to dig into facts and figures from his mother. She had been a school teacher. She had nine children—a whole class of her own—and she used to give them lessons at home.

By the time he was 26, he had become the statistical clerk for the "Bell Telephone System." I met him at that time, when I was writing the *History of the Telephone*.

Whenever I asked the telephone officials any hard question, they would say: "Ask Gifford."

I may say that I never knew a man who loved figures—revelled in figures—made a game and a profession of figures, as Gifford did.

He not only told you figures. He explained

FIFTY-TWO WAYS TO BE RICH

them. He displayed them. He put them into graphic charts.

HE PUT LIFE INTO FIGURES. He was the only man I have ever known who could do this.

He dressed up his figures and made a Drury Lane show of them. He compelled you to see what they meant.

He made his percentages into a play, as though he were a *financial Frohman*. His heroes were in black ink and his villains were in red ink ; and they battled together for the hand of the fair maiden—MISS NET PROFIT.

He was no dead-eyed Accountant—down in a dull rut of debit and credit. Not he.

He was as full of enthusiasm as an Aberdeen man on pay-day. He was full of the joy of life, and to him, that meant facts and figures.

Gifford never regarded figures as mere records. He looked on them as showing POSSIBILITIES.

He prepared a list of customers, and he showed how many had not bought for a year, and how many people had never been reached.

He always showed what MIGHT be done. That is what put him in a class by himself as an Accountant.

And now he is at the head of a £700,000,000

WALTER S. GIFFORD

company, with a salary beyond his wildest dreams.

He was not a technical man. He did not know telephony in the sense that an engineer does.

He was not a Manager. He had no skill in handling men. He knew nothing about factories. He had never helped to create or supply any sort of telephone service.

He was not brilliant. He himself would be the first to confess this. He was not conspicuously a leader in any way.

He had no capital nor influential friends. He did not represent any block of shareholders. He was not a financier at all.

How, then, did he climb to the top of the biggest telephone organization in the world?

The only reason, so far as I know, is this :
HE WAS THE ONE MAN WHO ALWAYS THOUGHT
OF THE COMPANY AS A WHOLE.

When the company became enormous, everyone else became departmental. Gifford did not.

He sat in his statistical office and gathered figures from every department of the company. He made charts and reports of the company as a whole.

FIFTY-TWO WAYS TO BE RICH

He built up a picture in his mind of the entire organization, covering every part of Canada and the United States.

He was indispensable in every Conference. He knew all the facts and all the figures and he had no departmental axe to grind.

Inevitably, he became the *CENTRAL* man. His knowledge and his point of view made him the leader of the 340,000 people in the company.

If ever a man created himself by his job, Gifford did. He widened himself out until his brain took in every detail of his company's business. That is the secret of his success.

There is a useful lesson in his career for every ambitious young man who is working in a large company—don't become departmental—don't make yourself a small fraction of your company. Think of it as a whole, if you want to climb up to be one of the men at the top.



49—PAUL LITCHFIELD

IN case the head of a large company should read these fifty-two stories of self-help, here is the tale of what has been done by an English-American named Paul Litchfield.

PAUL LITCHFIELD

He is a strong, quiet-speaking, simple-natured man who is at the head of the Goodyear Tyre Company, which has branch companies in several countries.

Everyone has heard of the GOODYEAR tyres ; but few people have heard of the remarkable town where 10,000 of the Goodyear workers live. This town gives a larger definition to what we mean by " money-saving equipment."

The fact is, that the 48,000 Goodyear people LIVE as well as Work, which is according to the principles of true efficiency. Their main business appears to be the production of Homes and Happiness. Incidentally, they produce enough rubber tyres to pay their way and a bit over.

GOODYEAR HEIGHTS—that's the name of the town. It would be as big as Halifax if all the Goodyear people lived in it ; but four-fifths of them still live elsewhere.

This town is about a mile from the Goodyear factories, in the town of Akron, Ohio. It covers 450 acres and has 18 miles of streets. No trams are allowed, but there is a good service of buses.

The houses are not owned by the Company. They are owned by the people who live in them. It is a town without a landlord.

FIFTY-TWO WAYS TO BE RICH

A Goodyear worker may move into a £2,000 house, for instance, by paying £45 cash. Then he pays £15 a month. At the end of five years the Company gives him a rebate in the price of £450. In about nine years the Company gives him his deed—paid in full.

The Goodyear people believe that factory work should be like pills—sugar-coated.

They believe in Play and Health and Friendship and Self-respect as well as in Work. Consequently, they have built all manner of comforts and playgrounds for themselves.

They have a vast playing field, with a lake, tennis courts, a running track, a ball ground and a dancing pavilion.

Also, they have an immense building called GOODYEAR HALL. This is the largest Club House for workers that I have ever seen in any country.

It contains a theatre seating 1,686 people, a gymnasium, a library, an art exhibition, a rubber museum, billiard parlours, rifle ranges, bowling alleys, music rooms and a restaurant that seats 1,250 people.

This Hall is open night and day, as the factories are run on three shifts. It is crowded at all times.

There is a Goodyear Bank, too, in front of

PAUL LITCHFIELD

the Hall. More than 22,000 of the Goodyear people are capitalists as well as workers. They own £3,000,000 worth of the Company's shares.

Actually, there is a Goodyear Industrial University. It has 100 teachers and 5,000 students, and not a penny of tuition is charged. That shows the value that the Goodyear firm puts upon Staff Training.

There is a Tailor Shop, too, and a Grocery, and an Insurance Office, and a Loan Association, and a Hospital, and a Long Service Association of old employees, to whom the firm has given a fund of £25,000 to help the elderly people over tight places.

But the most unique thing in the whole Goodyear company is the "Silent Colony." This consists of 700 DEAF MUTES. They live in a separate part of the town. They have their own church and club and sports grounds. This is the largest community of deaf mutes in the world. "THE SILENTS," as they are called, are very popular and very prosperous. They own more than £125,000 of the company's shares.

The workers help in the management. They have sent in more than 50,000 suggestions, and 2,250 of these have been accepted and

FIFTY-TWO WAYS TO BE RICH

paid for. One young man has been paid for 18 new ideas.

If a Goodyear man or woman needs legal advice, there is a Company lawyer who charges no fees.

In short, all the Goodyear people are equipped to be happy and contented, as well as to be busy. That is the perfect EQUIPMENT that all progressive firms are trying to secure.

There are no Bolshevists in the Goodyear factories. If one happened in, he would find himself a fish out of water. He would be so ridiculous that he would have to become sensible or get out.

In this firm, the Directors work and the Workers direct. There is neither Labour nor Capital. There are just intelligent people, earning their living by doing useful work, and having plenty of fun in their spare time.



50—LORD NORTHCLIFFE

THERE has never been, in Great Britain, an abler journalist than Lord Northcliffe. He was so strong and self-reliant that he has

LORD NORTHCLIFFE

never received his full measure of fame. The story of his life should never be forgotten.

Northcliffe began with nothing, or rather, less than nothing. He began with *Comic Cuts*. But eventually he built up the strongest daily paper in the world.

His success was no accident. He did not owe any of it to birth or to luck. He was the architect of his own fortunes.

In general, his success seems to have been due to the following reasons :

- (1) He had a clever father and a wise mother.
- (2) He was a man of great courage, initiative, ability and persistence.
- (3) He always had a definite plan and a policy.
- (4) He concentrated all his attention upon the building up of his business and did not give his time to the details.
- (5) He was the first man in Great Britain to really appreciate the tremendous power of the daily press.

It was a toy that first started Northcliffe on his way. A friend of his father's gave him, when he was seven years of age, a present of a box of type and a little printing press.

This present fascinated the child. Although

FIFTY-TWO WAYS TO BE RICH

his father wished him to become a lawyer, young Alfred Harmsworth was determined from the first to go into the newspaper business.

When he was 15, he went to the office of a local paper, and offered his services as a reporter. He was taken on. By the time he was 16, he was sending short articles to the great London daily papers.

From the first, he did not write articles on gossip or scandal. He did not report murder trials. He was always passionately interested in every new thing, which he thought would be a benefit in some way to the people of Great Britain.

He was interested in bicycles. Then he was interested in railway engines. The first article that he received three guineas for was an article on better building.

His first big business success was the starting of a small magazine called *Answers*. He made this magazine an immediate success by offering £1 a week for life to the man or woman who guessed most accurately the amount of bullion in the Bank of England on a given date.

His one object, at that time, as he said, was to make his readers exclaim: "Thank goodness we live in such a wonderful and exciting world!"

LORD NORTHCLIFFE

Northcliffe was always a man of excitement. He was always doing stunts. He knew how to attract favourable attention. He never did anything in a stale and uninteresting way.

In 1894, he bought *The Evening News* for £25,000. At that time, *The Evening News* was a failure. It had lost £300,000. Northcliffe made it earn a profit of £14,000 in its first year.

In 1896, he started *The Daily Mail*. He made it so interesting that people had to read it whether they liked it or not. During the Boer War, he put its circulation up to more than a million copies a day.

To-day, it has a circulation of nearly two million copies a day. It has more than twice the circulation of the biggest daily paper in the United States.

Northcliffe hated muddling. He abhorred oblivion, above all else. He believed that you must interest people before you can teach them anything.

He always kept clear of the routine of his business. He left that to others. Luckily for himself, he left the routine of his business mainly to his brother, Lord Rothermere, who is a far more efficient business man than Northcliffe ever was.

FIFTY-TWO WAYS TO BE RICH

Northcliffe was always learning. When I came to England in 1914, he sent for me and asked me about the telephone system of the United States. He asked me to make a report on the efficiency of his own telephone system in Carmelite House, which I did. Also, he gave me the use of *The Times* and *The Daily Mail* and *The Evening News* to describe what ought to be done for our telephone system.

I spent a week-end with him once, at Sutton. I saw him at work. He was out of bed two hours before any of us. He had gone through the morning papers by 7 o'clock. By half-past seven, he had given his instructions for the day to his Editors by telephone. When he came to breakfast, the bulk of his day's work was done.

He was a good employer. He paid his employees the highest wages known in the printing business in Europe. When a friend of his complained to him that some of his printers on *The Daily Mail* owned motor cars, he replied : " Not nearly enough of them."

He told me once : " I am the only man in Great Britain who can get things done." This was his great pride. Also, it was his daily responsibility.

His one object in life

A TRADER WHO SELLS SHOPS

useful facts and present them in an interesting way to the average man and woman. He was a deliberate creator of public opinion. He believed that public opinion should rule. He set out to create a daily paper that would be stronger than any Government. He believed more in public opinion than he did in elections.

In my opinion, no other individual did more than he to win the war. He worked like a Titan. In the end, he overworked his brain. He was a martyr as well as a patriot. And if he were alive to-day, he would be working with terrific energy to create goodwill among the nations that were at war.



51—A TRADER WHO SELLS SHOPS

THERE is a man whom we will call James Blank in a certain town, who has bought, developed and sold 13 grocery shops in the last 23 years. I cannot give his name and address for fear he would be troubled by a flood of letters.

Blank says that nearly every grocer thinks that his shop is badly placed, whereas the

FIFTY-TWO WAYS TO BE RICH

- place doesn't matter as much as the way the shop is managed.

He buys run-down shops. Whenever he finds a doleful grocer saying—"What's the use," he can usually buy the shop for about half of what it is worth.

"In a word, he buys from pessimists, which is one of the surest ways to make money quickly.

"Nearly always," says Blank, "I get all my money back in six months, so that I have the shop for nothing.

"I always buy a shop that has been badly managed. I NEVER PAY A PENNY FOR GOOD-WILL.

"On the contrary, I buy ill-will, because it gives me a shop and a stock of goods at half-price.

"Then I set to work and turn ill-will into good-will; and invariably a man comes along and offers me a high price. So I sell. I'm not in the grocery business because I like it. My aim is to make money.

"Also, I get a lot of satisfaction out of building up a shop. I buy a tenth-rate shop, you might say, and improve it into a fifth-rate shop, and pocket my profit.

A TRADER WHO SELLS SHOPS

"My business is not to sell groceries, but to buy and sell shops. I'm like the farmer who buys worn-out horses in town and restores them to health in the green fields."

"Incidentally, I sell enough groceries to make a fair profit, and the profit on selling the shop is ALL NET. It is an increase of my capital."

Mr. Blank has five rules for building up a shop. Here they are :

- (1) Keep your credit good.
- (2) Buy in small quantities.
- (3) Keep all goods clean and attractive.
- (4) Examine perishable goods frequently.
- (5) Handle well-known brands only.

These are all simple rules—not original ; but many grocers neglect all five.

"About six grocers out of seven are making no profits," says Mr. Blank. "Most of their possible profits, very likely, are hauled away by the dustman."

"Many of them neglect to pay their bills promptly. They injure their credit. This means that they will pay more for their goods and they cannot expect any favours."

"Then, when I buy a shop, I study the likes and dislikes of my customers. I never try to

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force anything on them. I never allow any manufacturer to use my shop for his experiments.

“If my customers want a first-class line, I give it to them. I’m a grocer, not a propagandist.

“I’m keener after discounts than after higher prices,” says Blank. “A discount is all profit, and it does not come out of the customer’s pocket.

“And I never lose any money by false economies,” he says. “I believe in good equipment. I spend £200 for a single ice-box, in a small shop.”

The success of this grocer is a proof of the truth of one of the Tips, in *Twelve Tips on Finance*—“Take Your Profit.”

There is more money to be made in business-building than in the conducting of a business.

There is more trouble, too, and more work and more planning. That is why so few dare to make a living by building businesses.

There is a hint in this story that may enable a score of readers to make their fortunes—no, not more than a score. The others will say—“Oh, yes, maybe,” and slog on.

52—BERNHARD BARON

As you have seen, every story in this book has been extraordinary, and this last one, perhaps, is the most extraordinary of all—the story of Bernhard Baron.

As a business-builder, he has had few equals, and as a philanthropist, he has had none. He gave away £2,000,000 during his lifetime and £2,000,000 more at his death.

The firm that he created is Carreras, Ltd. It is an old firm. It dates back to 1788. A Spaniard named Jose Joaquin Carreras opened a tobacco shop in Regent Street, London. That was when George III was King.

His shop became popular and famous. In 1867 the Earl of Craven made for it the pipe mixture which is still sold by his name.

In 1903 Mr. Bernhard Baron came into control of the business and began to make it grow. It was he who perfected the most efficient of all cigarette-making machines. To-day his cigarettes are sold in every country in the world.

His greatest achievement was the building of a great factory on new lines. It is in the North of London. It is like a glimpse of the

FIFTY-TWO WAYS TO BE RICH

far future. Every manufacturer in Europe and America would do well to see it.

It is a factory built like a Temple, run like a home and making money like a Mint. This factory is a dream. Yes. But it pays. IT PAYS FIFTY PER CENT., TAX FREE.

It is a huge building. It cost £1,000,000. It fills a whole London Square. But its size is the least of its virtues.

It is designed after the Temple of Bubastis, in Egypt—the Temple of the Cat. It makes, among other brands, Black Cat cigarettes. So, it is the Temple of the Black Cat. Two gigantic Black Cats are at the entrance.

It is decorated, inside and out, in stripes of black, red and green. In front are 12 great pillars. At night the whole front of the building is lit up by a new method of flood-lighting that makes it glow like the full moon at midnight. The dim little street lights beside it are like tapers, compared with the blaze of light that shines on the great building.

It is the largest structure of reinforced concrete in Great Britain. It has 6 floors and 6,500,000 cubic feet of air space.

Inside it are 80 marvellous machines, making cigarettes at the rate of 1,000 a minute. Also, there are 3,000 workers, mostly bright-faced

BERNHARD BARON

girls, doing work that is in every possible way made pleasant and easy.

The Board Room is the finest in the British Isles. It is a veritable Ball-room. In fact, I thought that it was a Ball-room, until Mr. Edward Baron told me that it was the meeting-place of the Board of Directors. It is decorated in black, red and green. It is lit with 6 chandeliers and with hidden decorative lights in the walls. And it has a floor as smooth as a mirror.

In this factory there is a new technique. Every possible task is done by machinery. There are endless tray-conveyors, and machines that tie up parcels, and cutting-machines that shred the tobacco, and soldering-machines, and can-wrapping machines, and the wonderful machines that make the cigarettes. These seem to be a cross between a printing-press and a high-speed sausage-machine. They whirl out the cigarettes so quickly that you cannot count them.

The work flows along like a river. There are only two doors—one for goods coming in and one for goods going out. There is no confusion and no congestion.

There is a new hygiene, too, as well as a new technique. There is no dust. The dust is

FIFTY-TWO WAYS TO BE RICH

carried away by dust-extractors. This factory is as clean as any home.

As for the air, this factory makes its own climate—precisely the right climate to suit the tobacco.

It has the largest air-conditioning plant in Europe. The cost of it was £60,000. The incoming air is first washed, then heated and moistened. It is always the same, winter and summer. Nearly all the girls work with bare arms in January.

The air is clean and pure. I saw the black soot that had been taken out of it. No Duke in his castle has as pure air to breathe as these 3,000 workers have.

This Carreras firm knows how to make money happily. It made £1,258,847 in 1928. And all the employees share in its prosperity.

It has a heart as well as a brain. It provides doctors, dentists, nurses, convalescent homes, sports fields, sick pay, and retiring pensions.

At Christmas, everyone in the firm receives an extra week's pay. There is always a big meeting. It was Mr. Baron's habit to take the chair and to tell to his employees the story of the year's business. Then the whole 3,000 in the hall would sing—"For He's a Jolly Good Fellow."

BERNHARD BARON

That is the right way to run a business, if you wish to make 50 per cent., tax free.

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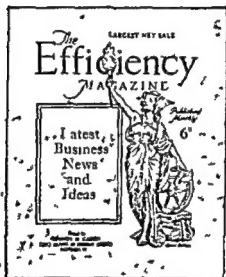
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